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SEVENTY-THIRD ANNUAL BANK REPORT

FIFTY-FIRST ANNUAL CREDIT UNION REPORT

FORTIETH ANNUAL INDUSTRIAL LOAN REPORT

SIXTY-SEVENTH ANNUAL SAVINGS AND LOAN REPORT

ANNUAL REPORT OF CONSUMER LOAN COMPANIES

of the

Commissioner of Department of Financial Institutions

of the

COMMONWEALTH OF KENTUCKY

JUNE 30, 1985

SEVENTY-THIRD
ANNUAL REPORT

of the

Commissioner of Department of Financial Institutions

of the

COMMONWEALTH OF KENTUCKY

FOR THE YEAR ENDING
JUNE 30, 1985

Ballard W. Cassady, Jr.
Commissioner of Financial Institutions

Paid for from state funds

COMMONWEALTH OF KENTUCKY

DEPARTMENT OF FINANCIAL INSTITUTIONS

BALLARD W. CASSADY, JR.
Commissioner

WILLIAM R. MILLER
Deputy Commissioner

LARRY D. LANDER
Director, Division of Banking

ELLA F. ROBINSON
Director, Division of Thrift Institutions

NICHOLAS G. PIACSEK
Director, Division of General Administration

FINANCIAL INSTITUTIONS EXAMINERS

Paul E. Bastin
Joel V. Boone
Edward M. Bryan
Robert S. Bullock
Austin S. Carroll
Billy R. Cartwright
James E. Coleman
Nuel F. Crabtree
Anita L. Forman
Thomas O. Grassham
Charles M. Haines
Charles K. Hampton
Walter J. Hartsfield
Charles E. Hendricks
Janet M. Hicks
Charles E. Hudson
Maurice E. Hunter
Jerry D. Inman
Tildon H. Jennings
William C. Johnston
J. David Jury
Bob A. Lawson
Billie R. McQuerry
Timothy R. Meador, Jr.
Perry R. Miller
Robert W. Netherton
Nelson R. Newton
J. Stephen Owens
Ken Pennington
Thomas G. Raque
Tyrone C. Redden
Charles R. Risinger
Ralph Gene Russell
Robert R. Ryan
Steven K. Singleton
Ryburn A. Weakley
Frederick P. Welch
Edmond R. Wilford
Thomas L. Zierer, Jr.

June 30, 1985

To Her Excellency
The Honorable Martha Layne Collins
Governor of Kentucky
Frankfort, Kentucky

Dear Governor Collins:

Pursuant to Section 287.660 of the Kentucky Revised Statutes, I submit herewith the seventy-third Annual Report of the Department of Financial Institutions. This report reflects the statement of conditions of 258 state banks, trust companies and combined banks and trust companies as of the close of business June 30, 1985.

There is appended hereto the following data for statistical use:

1. Disbursements.

2. Condensed Statement of state banks, trust companies and combined banks and trust companies as of June 30, 1985.

3. Comparative Resources since the establishment of the Department of Financial Institutions.

4. Change in names, new banks, consolidations, conversions and liquidations.

5. Total assets of 258 banks, trust companies and combined banks and trust companies as shown by Call Report as of the close of business June 30, 1985.

Respectfully submitted,
Ballard W. Cassady, Jr., Commissioner
Department of Financial Institutions

EXPENDITURES
DEPARTMENT OF FINANCIAL INSTITUTIONS
For the Fiscal Year Ending June 30, 1985

Personnel Salaries	$ 1,680,231.38
Seasonal	4,655.00
Employer's FICA	116,050.54
Employer's Retirement	120,049.91
Employer's Health Insurance	39,756.82
Life Insurance	859.46
Workers' Compensation	1,355.00
Employee Training	22,039.15
Bonds	160.37
Legal Services	5,558.35
Miscellaneous	7,734.95
Total Personal Services	**$ 1,998,450.93**
Electricity	10,146.39
Water & Sewage	452.58
Rental of Building	39,999.96
Rental of Other Space	88.80
Copy Machine Rental	20,554.36
Laundry and Cleaning	1,147.92
Insurance Premiums	912.00
Refuse Collections	747.50
Telephone Charges	39,804.57
Information Systems Services	0.00
Janitorial Supplies	183.63
Court Costs	40.00
Furniture & Equipment (over $300)	212,787.03
Furniture & Equipment on Lease/Purchase	11,936.09
Rental of Equipment	330.50
Carpool Rental	14,590.87
Air Travel	1,649.15
Maintenance of Building	174.00
Maintenance of Equipment	13,960.66
Postage and Meters	13,960.12
Printing by State	16,765.20
Printing by Vendor	1,109.95
Miscellaneous Services	2,388.21
Computer Charges	17,516.00
Office Supplies	16,081.58
Furniture, Fixtures, and Equipment (under $300)	7,663.20
Library Books	6,397.97
Books for Department Use	23,120.04
In-State Travel	269,905.20
Out-of-State Travel	27,842.80
Travel for Non-State Employee	301.05
Dues	12,723.00
Subscriptions	8,939.41
Total Operating Expenses	**794,219.74**
Total Expenditures	**$ 2,792,670.67**

CONDENSED STATEMENT OF CONDITIONS OF 258 STATE BANKS, TRUST COMPANIES AND COMBINED BANKS AND TRUST COMPANIES AS OF JUNE 30, 1985

ASSETS

1. Cash and Balances Due from Depository Institutions:		
a. Noninterest-bearing balances and currency and coin		$ 907,532
b. Interest-bearing balances		341,700
2. Securities		4,929,,096
3. Federal Funds Sold and Securities Purchased Under Agreement to Resell		1,015,678
4. Loans and Lease Financing Receivables:		
a. Loans and Leases, Less Unearned Interest	$ 8,700,848	
b. Less: Allowance for Loan Losses	121,928	
d. Loan and Leases, NET		8,578,920
5. Assets Held in Trading Accounts		19,638
6. Premises and Fixed Assets		244,353
7. Other Real Estate Owned		37,230
8. Investments in Unconsolidate Subsidiaries		330
9. Customers' Liability to this Bank on Outstanding Acceptances		6,730
10. Intangible Assets		8,816
11. Other Assets		358,799
TOTAL ASSETS		$16,448,822

LIABILITIES

13. Deposits		$13,433,621
a. Domestic Offices:		
1. Noninterest bearing	$ 2,391,498	
2. Interest bearing	10,845,474	
b. Foreign Offices	196,649	
14. Federal Funds Purchased and Securities Sold Under Agreements to Repurchase		1,003,401
15. Demand Notes Issued to U.S. Treasury		131,912
16. Other Borrowed Money		136,367
17. Mortgage Indebtedness and Obligations on Capitalized Leases		3,716
18. Bank's Liability on Customer's Acceptances		6,730
19. Notes and Debentures Subordinated to Deposits		10,394
20. Other Liabilities		301,758
21. Total Liabilities		15,027,899
23. Preferred Stock		574
24. Common Stock		179,310
25. Surplus		514,278
26. Undivided Profits and Capital Reserves		726,761
28. Total Equity Capital		1,420,923
29. TOTAL LIABILITIES AND EQUITY CAPITAL		$16,448,822

COMPARATIVE RESOURCES SINCE INSTITUTION OF BANKING DIVISION

Total Resources September 4, 1912	$ 110,096,102.83
Total Resources September 3, 1913	112,556,338.09
Total Resources September 12, 1914	110,516,100.67
Total Resources November 10, 1915	110,068,034.26
Total Resources August 17, 1916	120,217,111.75
Total Resources September 7, 1917	152,490,422.93
Total Resources September 5, 1918	175,361,452.29
Total Resources September 5, 1919	213,365,256.47
Total Resources September 13, 1920	227,231,768.46
Total Resources June 30, 1921	220,117,518.15
Total Resources June 30, 1922	222,284,937.92
Total Resources June 30, 1923	257,447,342.36
Total Resources June 30, 1924	260,394,024.52
Total Resources June 30, 1925	269,730,816.68
Total Resources June 30, 1926	278,619,057.34
Total Resources June 30, 1927	308,521,323.67
Total Resources June 30, 1928	341,300,174.09
Total Resources June 30, 1929	385,559,868.28
Total Resources June 30, 1930	364,849,233.33
Total Resources June 30, 1931	295,881,257.76
Total Resources June 30, 1932	248,031,078.12
Total Resources June 30, 1933	231,577,905.49
Total Resources June 30, 1934	239,624,124.68
Total Resources June 30, 1935	229,781,437.48
Total Resources June 30, 1936	250,997,016.66
Total Resources June 30, 1937	270,699,778.60
Total Resources June 30, 1938	252.251,968.59
Total Resources June 30, 1939	266,594,369.49
Total Resources June 30, 1940	273,977,674.22
Total Resources June 30, 1941	297,360,610.22
Total Resources June 30, 1942	340,903,872.17
Total Resources June 30, 1943	477,658,367.10
Total Resources June 30, 1944	578,775,786.77
Total Resources June 30, 1945	904,485,435.10
Total Resources June 30, 1946	941,787,755.13
Total Resources June 30, 1947	898,858,508.44
Total Resources June 30, 1948	932,808,480.54
Total Resources June 30, 1949	933,714,814.70
Total Resources June 30, 1950	953,843,874.72
Total Resources June 30, 1951	1,002,285,106.04
Total Resources June 30, 1952	1,081,217,820.20
Total Resources June 30, 1953	1,125,336,205.82
Total Resources June 30, 1954	1,167,432,270.01
Total Resources June 30, 1955	1,211,811,536.25
Total Resources June 30, 1956	1,220,534,082.10
Total Resources June 30, 1957	1,294,391,352.88
Total Resources June 30, 1958	1,383,757,204.28
Total Resources June 30, 1959	1,402,074,237.64
Total Resources June 30, 1960	1,439,285,742.07

COMPARATIVE RESOURCES SINCE INSTITUTION OF BANKING DIVISION (continued)

Total Resources June 30, 1961	1,416,812,042.56
Total Resources June 30, 1962	1,539,385,203.23
Total Resources June 30, 1963	1,682,807,021.85
Total Resources June 30, 1964	1,798,326,242.98
Total Resources June 30, 1965	1,932,620,428.05
Total Resources June 30, 1966	2,157,183,512.81
Total Resources June 30, 1967	2,490,156,359.19
Total Resources June 30, 1968	2,703,101,033.03
Total Resources June 30, 1969	3,067,136,736.70
Total Resources June 30, 1970	3,259,015,862.86
Total Resources June 30, 1971	3,793,329,845.00
Total Resources June 30, 1972	4,277,132,990.00
Total Resources June 30, 1973	4,973,878,479.44
Total Resources June 30, 1974	5,696,240,528.60
Total Resources June 30, 1975	6,300,190,296.19
Total Resources June 30, 1976	6,550,032,000.00
Total Resources June 30, 1977	7,431,081,000.00
Total Resources June 30, 1978	8,371,752,000.00
Total Resources June 30, 1979	9,507,372,000.00
Total Resources June 30, 1980	10,700,084,000.00
Total Resources June 30, 1981	11,968,250,000.00
Total Resources June 30, 1982	12,878,728,000.00
Total Resources June 30, 1983	13,724,157,000.00
Total Resources June 30, 1984	15,171,523,000.00
Total Resources June 30, 1985	16,448,822,000.00

CONVERSIONS

12-17-84 First Guaranty Bank, Martin, Kentucky converted to The First Guaranty National Bank, Martin, Kentucky

MERGER AND CHANGE IN NAME

10-29-84 The Peoples Deposit Bank, Paris, Kentucky merged into the Bourbon Agricultural Bank & Trust Company, Paris, Kentucky forming the Bourbon Agricultural Deposit Bank & Trust Company, Paris, Kentucky.

CHANGE IN NAME

2-22-85 American Bank & Trust Company, Lexington, Kentucky changed the name of the bank to Citizens Fidelity Bank & Trust Company Lexington, Lexington, Kentucky

MULTIBANK ACQUISITIONS

10-22-84 Commonwealth Trust Bancorp, Inc., Covington, Kentucky consummated acquisition of Peoples Deposit Bank, Burlington, Kentucky

10-29-84	Edmonton Bancshares, Inc., Edmonton, Kentucky consummated acquisition of Peoples Bank of Thompkinsville, Kentucky
11-13-84	Cumberland Valley Financial Corporation, London, Kentucky consummated acquisition of Corbin Deposit Bank & Trust Company, Corbin, Kentucky
12-31-84	BMC Bankcorp, Inc., Benton, Kentucky consummated acquisition of Graves County Bank, Wingo, Kentucky
1-2-85	Kentucky Bancorporation, Inc., Covington Kentucky consummated acquisition of Northern Kentucky Bancshares, Inc., Covington, Kentucky and Kentucky National Corporation, Covington, Kentucky
2-8-85	Wilson & Muir Bancorp, Inc., Bardstown, Kentucky consummated acquisition of Citizens Bank & Trust Company of Grayson County, Leitchfield, Kentucky
2-15-85	Farmers Capital Bank Corporation, Frankfort, Kentucky consummated acquisition of United Bank and Trust Company, Versailles, Kentucky
2-22-85	Citizens Fidelity Corporation, Louisville, Kentucky consummated acquisition of American Bank & Trust Company, Inc., Lexington, Kentucky
3-14-85	Commonwealth Trust Bancorp, Inc., Covington, Kentucky consummated acquisition of Farmers Bank, Butler, Kentucky
3-29-85	Liberty United Bancorp, Inc., Louisville, Kentucky consummated acquisition of Citizens State Bank, Owensboro, Kentucky
4-19-85	Liberty United Bancorp, Inc., Louisville, Kentucky consummated acquisition of Fort Thomas-Bellevue Bank, Fort Thomas, Kentucky
5-1-85	Hyden Citizens Bancorp, Inc., Hyden, Kentucky consummated acquisition of Farmers State Bank, Booneville, Kentucky
5-30-85	Kentucky Southern Bancorp, Inc., Bowling Green, Kentucky consummated acquisition of Citizens Bank & Trust Company, Glasgow, Kentucky
5-30-85	State National Bancorp, Inc., Maysville, Kentucky consummated acquisition of Farmers Liberty Bank of Augusta, Augusta, Kentucky
6-28-85	Farmers Capital Bank Corp., Frankfort, Kentucky consummated acquisition of Lawrenceburg National Bank, Lawrenceburg, Kentucky

LIST OF STATE CHARTERED BANKS

ADAIRVILLE	Adairville Banking Company Total Assets ..... $	8,944,000
ALBANY	Bank of Clinton County Total Assets ..... $	11,380,000
ALBANY	Citizens Bank of Albany Total Assets ..... $	45,053,000
ALEXANDRIA	Northern Kentucky Bank & Trust Total Assets ..... $	36,176,000
ARLINGTON	Citizens Deposit Bank of Arlington Total Assets ..... $	17,077,000
ASHLAND	Bank of Ashland. Inc. Total Assets ..... $	73,801,000
ASHLAND	First Bank and Trust Company Total Assets ..... $	159,930,000
AUBURN	Auburn Banking Company Total Assets ..... $	24,466,000
AUGUSTA	Farmers Liberty Bank Total Assets ..... $	22,855,000
BAGDAD	Peoples Bank Total Assets ..... $	29,619,000
BARDSTOWN	Farmers Bank & Trust Company Total Assets ..... $	74,231,000
BARDSTOWN	Wilson & Muir Bank & Trust Company Total Assets ..... $	69,080,000
BARDWELL	Bardwell Deposit Bank Total Assets ..... $	29,204,000
BEATTYVILLE	Peoples Exchange Bank Total Assets ..... $	58,023,000
BEAVER DAM	Beaver Dam Deposit Bank, Inc. Total Assets ..... $	41,330,000
BEDFORD	Bedford Loan & Deposit Bank Total Assets ..... $	21,580,000
BENTON	Bank of Benton Total Assets ..... $	83,263,000

BENTON	Bank of Marshall County Total Assets ..... $	104,630,000
BEREA	Peoples Bank and Trust Company Total Assets ..... $	48,859,000
BOONEVILLE	Farmers State Bank Total Assets ..... $	18,776,000
BOWLING GREEN	Bowling Green Bank & Trust Company Total Assets ..... $	82,071,000
BRANDENBURG	Farmers Deposit Bank Total Assets ..... $	44,048,000
BRANDENBURG	Meade County Bank Total Assets ..... $	12,882,000
BRODHEAD	Citizens Bank Total Assets ..... $	23,886,000
BROWNSVILLE	Bank of Edmonson County Total Assets ..... $	30,306,000
BROWNSVILLE	Brownsville Deposit Total Assets ..... $	16,576,000
BURGIN	Citizens Bank & Trust Company Total Assets ..... $	7,162,000
BURKESVILLE	Bank of Cumberland Total Assets ..... $	31,864,000
BURLINGTON	Peoples Deposit Bank Total Assets ..... $	30,456,000
BUTLER	The Farmers Bank Total Assets ..... $	10,209,000
CADIZ	Bank of Cadiz Total Assets ..... $	22,720,000
CADIZ	Trigg County Farmers Bank Total Assets ..... $	55,796,000
CALHOUN	Citizens Deposit Bank Total Assets ..... $	25,967,000
CALVERT CITY	Calvert Bank Total Assets ..... $	23,218,000
CALVERT CITY	First Liberty Bank Total Assets ..... $	13,886,000

CAMPBELLSVILLE	Citizens Bank & Trust Company		
	Total Assets	$	38,115,000
CAMPBELLSVILLE	Taylor County Bank		
	Total Assets	$	44,849,000
CAMPTON	Farmers & Traders Bank		
	Total Assets	$	12,398,000
CANEYVILLE	Bank of Caneyville		
	Total Assets	$	15,248,000
CANMER	Pioneer Bank		
	Total Assets	$	17,613,000
CARLISLE	Deposit Bank of Carlisle		
	Total Assets	$	21,820,000
CARROLLTON	Kentucky State Bank		
	Total Assets	$	23,100,000
CATLETTSBURG	Kentucky Farmers Bank		
	Total Assets	$	85,250,000
CECILIA	The Cecilian Bank		
	Total Assets	$	43,594,000
CENTRAL CITY	Citizens Union Bank		
	Total Assets	$	19,380,000
CHAPLIN	Peoples State Bank		
	Total Assets	$	8,071,000
CLARKSON	Bank of Clarkson		
	Total Assets	$	55,527,000
CLAY	Farmers Bank		
	Total Assets	$	52,740,000
CLINTON	Clinton Bank		
	Total Assets	$	21,704,000
CLOVERPORT	Breckinridge Bank		
	Total Assets	$	10,303,000
COLUMBIA	Bank of Columbia		
	Total Assets	$	33,120,000
CORBIN	American Fidelity Bank & Trust Company		
	Total Assets	$	36,774,000
CORBIN	Corbin Deposit Bank & Trust Company		
	Total Assets	$	49,046,000

CORINTH	Corinth Deposit Bank	
	Total Assets ..... $	5,819,000
CORYDON	Henderson County State Bank	
	Total Assets ..... $	16,041,000
COVINGTON	Covington Trust & Banking Company	
	Total Assets ..... $	189,961,000
COVINGTON	Peoples Liberty Bank & Trust Company	
	Total Assets ..... $	217,653,000
COVINGTON	Security Bank Inc.	
	Total Assets ..... $	9,839,000
CRESTWOOD	Crestwood State Bank	
	Total Assets ..... $	46,653,000
CRITTENDEN	Bank of Crittenden	
	Total Assets ..... $	9,521,000
CUMBERLAND	Guaranty Deposit Bank	
	Total Assets ..... $	34,384,000
CYNTHIANA	Harrison Deposit Bank & Trust Company	
	Total Assets ..... $	24,831,000
DANVILLE	Bank of Danville	
	Total Assets ..... $	52,897,000
DAWSON SPRINGS	Commercial Bank of Dawson	
	Total Assets ..... $	29,484,000
DAYTON	State Bank, Inc.	
	Total Assets ..... $	17,401,000
DIXON	Dixon Bank	
	Total Assets ..... $	18,986,000
DRY RIDGE	Citizens Bank	
	Total Assets ..... $	16,959,000
DUNDEE	Bank of Dundee	
	Total Assets ..... $	16,367,000
EDDYVILLE	Bank of Lyon County	
	Total Assets ..... $	23,754,000
EDMONTON	Edmonton State Bank	
	Total Assets ..... $	44,618,000
ELIZABETHTOWN	The Bank of Elizabethtown, Inc.	
	Total Assets ..... $	23,907,000

ELIZABETHTOWN	Citizens Bank of Elizabethtown Total Assets	$	57,682,000
ELKTON	Elkton Bank & Trust Company Total Assets	$	24,944,000
EMINENCE	Farmers Deposit Bank Total Assets	$	39,474,000
ERLANGER	The Community Bank Total Assets	$	32,769,000
EUBANK	First State Bank Total Assets	$	14,864,000
FALMOUTH	Falmouth Deposit Bank Total Assets	$	20,995,000
FARMINGTON	Bank of Farmington Total Assets	$	1,151,000
FLEMINGSBURG	Farmers Deposit Bank Total Assets	$	48,668,000
FLEMINGSBURG	Peoples Bank of Fleming County Total Assets	$	56,861,000
FLORENCE	Boone State Bank & Trust Company Total Assets	$	80,924,000
FLORENCE	Florence Deposit Bank Total Assets	$	62,924,000
FORDSVILLE	Bank of Fordsville Total Assets	$	9,466,000
FORT THOMAS	Fort Thomas-Bellevue Bank Total Assets	$	121,653,000
FRANKFORT	Farmers Bank & Capital Trust Company Total Assets	$	302,033,000
FRANKLIN	Franklin Bank & Trust Company Total Assets	$	45,999,000
FRANKLIN	Simpson County Bank Total Assets	$	77,502,000
FREDONIA	Fredonia Valley Bank Total Assets	$	16,388,000
FULTON	Fulton Bank Total Assets	$	33,298,000

GEORGETOWN	Farmers Bank & Trust Company	
	Total Assets	$ 59,297,000
GERMANTOWN	Bank of Germantown	
	Total Assets	$ 10,604,000
GLASGOW	Citizens Bank & Trust Company	
	Total Assets	$ 93,640,000
GRAVEL SWITCH	Peoples Bank	
	Total Assets	$ 9,015,000
GRAYSON	The Commercial Bank of Grayson	
	Total Assets	$ 58,807,000
GREENSBURG	Greensburg Deposit Bank	
	Total Assets	$ 43,169,000
GREENSBURG	Peoples Bank & Trust Company	
	Total Assets	$ 39,673,000
GREENUP	The Greenup County Bank	
	Total Assets	$ 27,444,000
GREENVILLE	First State Bank	
	Total Assets	$ 109,028,000
HARDINSBURG	The Farmers Bank	
	Total Assets	$ 34,107,000
HARLAN	The Bank of Harlan	
	Total Assets	$ 68,851,000
HARRODSBURG	State Bank & Trust Company	
	Total Assets	$ 33,392,000
HARTFORD	Citizens Bank	
	Total Assets	$ 11,081,000
HARTFORD	The Hartford Bank & Trust Company	
	Total Assets	$ 32,428,000
HAWESVILLE	Hancock Bank & Trust Company	
	Total Assets	$ 49,792,000
HAZARD	Citizens State Bank	
	Total Assets	$ 71,062,000
HAZARD	Peoples Bank	
	Total Assets	$ 84,193,000
HAZEL	Dees Bank of Hazel	
	Total Assets	$ 18,976,000

HEBRON	Hebron Deposit Bank Total Assets	$ 28,037,000
HENDERSON	Farmers Bank & Trust Company Total Assets	$ 81,789,000
HICKMAN	The Citizens Bank Total Assets	$ 23,225,000
HINDMAN	Bank of Hindman Total Assets	$ 39,910,000
HODGENVILLE	The Peoples State Bank Total Assets	$ 10,919,000
HOPKINSVILLE	First City Bank and Trust Company Total Assets	$ 132,047,000
HOPKINSVILLE	Pennyrile Citizens Bank & Trust Company Total Assets	$ 35,825,000
HOPKINSVILLE	Planters Bank & Trust Company Total Assets	$ 165,178,000
HORSE CAVE	Horse Cave State Bank Total Assets	$ 49,406,000
HUSTONVILLE	The Peoples Bank of Hustonville Total Assets	$ 19,769,000
HYDEN	Hyden Citizens Bank Total Assets	$ 31,360,000
INEZ	Inez Deposit Bank Total Assets	$ 65,026,000
IRVINE	Citizens Guaranty Bank Total Assets	$ 19,859,000
IRVINE	Union Bank & Trust Company Total Assets	$ 38,554,000
IRVINGTON	First State Bank Total Assets	$ 60,503,000
ISLAND	First Security Bank of McLean County Total Assets	$ 7,884,000
JACKSON	Citizen Bank of Jackson Total Assets	$ 64,336,000
JAMESTOWN	Bank of Jamestown Total Assets	$ 34,201,000

KEVIL	The Kevil Bank Total Assets ..... $	22,451,000
LaGRANGE	Bank of Oldham County Total Assets ..... $	63,489,000
LANCASTER	The Garrard Bank & Trust Company Total Assets ..... $	24,340,000
LEITCHFIELD	The Citizens Bank & Trust Company of Grayson County Total Assets ..... $	45,857,000
LEITCHFIELD	Leitchfield Deposit Bank & Trust Company Total Assets ..... $	43,103,000
LEWISBURG	Lewisburg Banking Company Total Assets ..... $	19,434,000
LEXINGTON	Bank of the Bluegrass Total Assets ..... $	24,332,000
LEXINGTON	Bank of Commerce & Trust Company Total Assets ..... $	170,019,000
LEXINGTON	Bank of Lexington Total Assets ..... $	148,843,000
LEXINGTON	Central Bank & Trust Company Total Assets ..... $	309,309,000
LEXINGTON	Citizens Fidelity Bank & Trust Company Lexington Total Assets ..... $	58,427,000
LIBERTY	Casey County Bank Total Assets ..... $	38,314,000
LIVERMORE	Farmers & Merchants Bank Total Assets ..... $	9,241,000
LONDON	The London Bank & Trust Company Total Assets ..... $	53,088,000
LOUISA	Peoples Security Bank Total Assets ..... $	22,081,000
LOUISVILLE	Citizens Fidelity Bank & Trust Company Total Assets ..... $	3,267,166,000
LOUISVILLE	First Kentucky Trust Company Total Assets ..... $	95,456,000

LOUISVILLE	Mid-American Bank of Louisville & Trust Company Total Assets	$ 647,608,000
LOUISVILLE	Republic Bank & Trust Company Total Assets	$ 39,946,000
LOUISVILLE	Stock Yards Bank & Trust Company Total Assets	$ 119,397,000
LOWES	Bank of Lowes Total Assets	$ 844,000
MADISONVILLE	Farmers Bank & Trust Total Assets	$ 121,257,000
MADISONVILLE	Kentucky Bank & Trust Company Total Assets	$ 127,574,000
MADISONVILLE	Peoples Bank & Trust Company Total Assets	$ 108,212,000
MAGNOLIA	Bank of Magnolia Total Assets	$ 21,153,000
MANCHESTER	First State Bank Total Assets	$ 57,331,000
MARION	Farmers Bank & Trust Company Total Assets	$ 39,684,000
MARION	The Peoples Bank Total Assets	$ 13,325,000
MARROWBONE	Bank of Marrowbone Total Assets	$ 14,243,000
MAYFIELD	The Exchange Bank Total Assets	$ 39,179,000
MAYFIELD	Liberty Savings Bank Total Assets	$ 85,964,000
MAY'S LICK	Bank of May's Lick Total Assets	$ 9,901,000
MAYSVILLE	Bank of Maysville Total Assets	$ 54,143,000
MAYSVILLE	Security Bank & Trust Company Total Assets	$ 23,784,000

McKEE	Jackson County Bank	
	Total Assets	$ 44,544,000
MIDDLEBURG	Farmers Deposit Bank	
	Total Assets	$ 12,579,000
MIDDLESBORO	Commercial Bank	
	Total Assets	$ 80,667,000
MILLERSBURG	Farmers Exchange Bank	
	Total Assets	$ 5,083,000
MILTON	The Farmers Bank of Milton	
	Total Assets	$ 24,394,000
MONTICELLO	First State Bank of Wayne County	
	Total Assets	$ 20,825,000
MONTICELLO	Monticello Banking Company	
	Total Assets	$ 69,725,000
MOREHEAD	The Citizens Bank	
	Total Assets	$ 23,829,000
MOREHEAD	Peoples Bank of Morehead	
	Total Assets	$ 39,873,000
MORGANFIELD	Union Bank & Trust Company	
	Total Assets	$ 47,469,000
MORGANTOWN	Green River Bank	
	Total Assets	$ 7,963,000
MORGANTOWN	Morgantown Bank and Trust Company	
	Total Assets	$ 56,758,000
MT. OLIVET	The Farmers & Traders Bank of Mt. Olivet	
	Total Assets	$ 12,605,000
MT. STERLING	The Exchange Bank of Kentucky	
	Total Assets	$ 40,825,000
MT. STERLING	Montgomery Bank & Trust Company	
	Total Assets	$ 50,741,000
MT. STERLING	Traders Bank & Trust Company	
	Total Assets	$ 52,026,000
MT. VERNON	The Bank of Mt. Vernon	
	Total Assets	$ 41,370,000
MT. WASHINGTON	The Peoples Bank	
	Total Assets	$ 35,654,000

MUNFORDVILLE	Hart County Bank & Trust Company Total Assets ..... $	30,952,000
MURRAY	Bank of Murray Total Assets ..... $	169,230,000
MURRAY	Peoples Bank of Murray Total Assets ..... $	116,087,000
NEW CASTLE	United Citizens Bank & Trust Total Assets ..... $	48,144,000
NEW LIBERTY	Citizens Bank Total Assets ..... $	8,230,000
NICHOLASVILLE	Bank of Jessamine Total Assets ..... $	9,408,000
NICHOLASVILLE	The Farmers Bank Total Assets ..... $	37,574,000
OLIVE HILL	Peoples Bank Total Assets ..... $	61,365,000
OWENSBORO	Central Bank & Trust Company Total Assets ..... $	156,813,000
OWENSBORO	Citizens State Bank Total Assets ..... $	183,538,000
OWENTON	First Farmers Bank & Trust Company Total Assets ..... $	26,805,000
OWENTON	Peoples Bank & Trust Company Total Assets ..... $	35,207,000
OWINGSVILLE	Farmers Bank Total Assets ..... $	19,799,000
OWINGSVILLE	Owingsville Banking Company Total Assets ..... $	15,320,000
PADUCAH	Citizens Bank & Trust Company, Inc. Total Assets ..... $	282,501,000
PADUCAH	The Paducah Bank & Trust Company Total Assets ..... $	86,027,000
PAINT LICK	Peoples Bank Total Assets ..... $	10,289,000

PARIS	Bourbon Agricultural Deposit Bank & Trust Company Total Assets	$ 101,137,000
PARK CITY	Park City State Bank Total Assets	$ 8,084,000
PERRYVILLE	The Old Bank Total Assets	$ 17,790,000
PIKEVILLE	The Citizens Bank of Pikeville Total Assets	$ 145,893,000
PINEVILLE	First State Bank Total Assets	$ 71,277,000
PLEASUREVILLE	Central Bank Total Assets	$ 26,042,000
PLEASUREVILLE	Deposit Bank & Trust Company Total Assets	$ 21,361,000
POOLE	Poole Deposit Bank Total Assets	$ 26,178,000
PRESTONSBURG	The Bank Josephine Total Assets	$ 121,831,000
PRESTONSBURG	The First Commonwealth Bank of Prestonsburg, Inc. Total Assets	$ 136,295,000
PRINCETON	Farmers Bank & Trust Company Total Assets	$ 53,444,000
PRINCETON	First Bank & Trust Company Total Assets	$ 53,064,000
PROVIDENCE	Providence State Bank Total Assets	$ 27,028,000
RADCLIFF	The Bank of North Hardin, Inc. Total Assets	$ 29,860,000
RICHMOND	Richmond Bank Total Assets	$ 35,492,000
RICHMOND	State Bank & Trust Company Total Assets	$ 130,575,000
RUSSELL	First and Peoples Bank Total Assets	$ 114,466,000

RUSSELLVILLE	Southern Deposit Bank Total Assets	$ 49,659,000
SACRAMENTO	The Sacramento Deposit Bank Total Assets	$ 18,673,000
SALEM	Salem Bank, Inc. Total Assets	$ 35,579,000
SALT LICK	Salt Lick Deposit Bank Total Assets	$ 5,885,000
SANDY HOOK	Peoples Bank Total Assets	$ 24,506,000
SCOTTSVILLE	Kentucky State Bank Total Assets	$ 36,114,000
SEBREE	Sebree Deposit Bank Total Assets	$ 14,861,000
SHARPSBURG	Citizens Bank Total Assets	$ 8,942,000
SHELBYVILLE	Bank of Shelbyville Total Assets	$ 36,927,000
SHELBYVILLE	Citizens Union Bank Total Assets	$ 58,608,000
SHELBYVILLE	Farmers and Traders Bank Total Assets	$ 24,442,000
SHELBYVILLE	Shelby County Trust Bank Total Assets	$ 51,029,000
SHEPHERDSVILLE	Bullitt County Bank Total Assets	$ 15,834,000
SHEPHERDSVILLE	The Peoples Bank Total Assets	$ 50,196,000
SHIVELY	Bank of St. Helens Total Assets	$ 31,403,000
SOMERSET	Bank of Somerset Total Assets	$ 25,924,000
SOMERSET	First and Farmers Bank of Somerset, Inc. Total Assets	$ 132,070,000
SPRINGFIELD	First and Peoples Bank Total Assets	$ 37,284,000

SPRINGFIELD	Springfield State Bank		
	Total Assets	$	65,243,000
STANTON	Powell County Bank		
	Total Assets	$	44,172,000
STURGIS	Farmers State Bank		
	Total Assets	$	45,934,000
TAYLORSVILLE	The Peoples Bank		
	Total Assets	$	32,051,000
TILINE	Bank of Livingston County		
	Total Assets	$	15,337,000
TOMPKINSVILLE	Deposit Bank of Monroe County		
	Total Assets	$	55,596,000
TOMPKINSVILLE	Peoples Bank of Tompkinsville		
	Total Assets	$	16,633,000
TRENTON	Planters Bank of Todd County		
	Total Assets	$	17,485,000
UNION	Union Deposit Bank		
	Total Assets	$	5,371,000
VANCEBURG	Citizens Deposit Bank		
	Total Assets	$	47,943,000
VERONA	Verona Bank		
	Total Assets	$	4,888,000
VERSAILLES	United Bank & Trust Company		
	Total Assets	$	67,179,000
VERSAILLES	The Woodford Bank & Trust Company		
	Total Assets	$	67,211,000
VINE GROVE	Farmers Bank of Vine Grove		
	Total Assets	$	12,985,000
WARSAW	Farmers State Bank		
	Total Assets	$	21,723,000
WEST LIBERTY	Bank of the Mountains		
	Total Assets	$	23,409,000
WEST LIBERTY	Commercial Bank		
	Total Assets	$	50,165,000
WEST POINT	The West Point Bank		
	Total Assets	$	2,434,000

WHITESBURG	The Bank of Whitesburg		
	Total Assets	$	99,718,000
WHITESBURG	First Security Bank		
	Total Assets	$	58,554,000
WHITLEY CITY	Bank of McCreary County		
	Total Assets	$	48,476,000
WICKLIFFE	Citizens State Bank		
	Total Assets	$	28,453,000
WILLIAMSBURG	Bank of Williamsburg		
	Total Assets	$	33,819,000
WILLIAMSTOWN	Bank of Williamstown		
	Total Assets	$	46,989,000
WILLIAMSTOWN	Grant County Deposit Bank		
	Total Assets	$	29,182,000
WINCHESTER	Clark County Bank		
	Total Assets	$	77,337,000
WINCHESTER	Peoples Commercial Bank		
	Total Assets	$	60,037,000
WINCHESTER	The Winchester Bank		
	Total Assets	$	88,122,000
WINGO	Graves County Bank, Inc.		
	Total Assets	$	15,014,000

FIFTY-FIRST ANNUAL REPORT

of the

CREDIT UNIONS

of

KENTUCKY

* * * * *

Ballard W. Cassady, Jr.
Commissioner

* * * * *

Made By
The Commissioner of Financial Institutions
June 30, 1985

COMPARATIVE STATEMENT OF RESOURCES OF THE CREDIT UNIONS SINCE COMING UNDER THE HEAD OF THE DEPARTMENT OF FINANCIAL INSTITUTIONS

June 30, 1934	$ 391,943.23	June 30, 1960	$ 27,979,449.77
June 29, 1935	725,535.57	June 30, 1961	29,357,256.14
June 30, 1936	1,249,342.39	June 30, 1962	31,739,280.51
June 30, 1937	1,660,520.75	June 29, 1963	34,501,791.00
June 30, 1938	1,696,127.45	June 30, 1964	39,301,082.52
June 30, 1939	2,057,015.73	June 30, 1965	43,391,089.37
June 30, 1941	3,146,257.87	June 30, 1966	46,430,845.76
June 30, 1942	3,251,825.40	June 30, 1967	50,065,518.07
June 30, 1943	2,982,267.56	June 30, 1968	53,669,699.92
June 30, 1944	3,088,248.52	June 30, 1969	58,409,409.89
June 30, 1945	3,505,257.70	June 30, 1970	64,297,546.13
June 29, 1946	4,144,653.80	June 30, 1971	71,728,169.00
June 30, 1947	4,995,675.81	June 30, 1972	81,246,995.15
June 30, 1948	6,083,221.96	June 30, 1973	91,221,819.61
June 30, 1949	7,107,044.70	June 30, 1974	100,937,750.16
June 30, 1950	8,334,194.57	June 30, 1975	113,438,105.27
June 30, 1951	8,179,622.01	June 30, 1976	129,079,696.78
June 30, 1952	10,516,625.68	June 30, 1977	147,094,455.62
June 30, 1953	12,623,784.17	June 30, 1978	169,281,627.65
June 30, 1954	14,781,357.80	June 30, 1979	176,261,333.46
June 30, 1955	16,702,656.58	June 30, 1980	170,888,349.47
June 30, 1956	19,107,017.77	June 30, 1981	198,916,832.66
June 30, 1957	21,437,514.72	June 30, 1982	190,721,775.71
June 30, 1958	23,623,385.62	June 30, 1983	226,257,290.61
June 30, 1959	26,447,334.43	June 30, 1984	270,077,766.00
		June 30, 1985	324,359,567.00

ASSETS

Cash on Hand	$ 12,792,488.00
Loans to Members	198,797,786.00
Investments	104,811,669.00
Fixed Assets	4,575,652.00
Other Assets	3,381,972.00
TOTAL ASSETS	$324,359,567.00

LIABILITIES

Notes Payable	$ 218,738.00
Accounts Payable	427,135.00
Dividends and Interest Payable	3,415,090.00
Other Liabilities	1,595,556.00
Total Liabilities	$5,656,519.00
CAPITAL ACCOUNTS	
Reserves	19,503,144.00
Undivided Earnings	9,104,440.00
Total Equity Capital	28,607,584.00
Share and Deposits	290,095,464.00
Total Capital	318,703,048.00
TOTAL LIABILITIES/CAPITAL	$324,359,567.00

COMMONWEALTH OF KENTUCKY

The Honorable Martha Layne Collins
Governor of Kentucky
Frankfort, Kentucky

Dear Governor Collins:

Complying with the law, I take the pleasure of submitting herewith the reports of conditions of 93 Credit Unions as of June 30, 1985.

Respectfully submitted,
Ballard W. Cassady, Jr., Commissioner
Department of Financial Institutions

CREDIT UNIONS CONVERTED

8-6-84 University of Kentucky Credit Union, Inc. Lexington, Kentucky converted to a Federal charter

CREDIT UNIONS MERGED

10-31-84 C & S Credit Union, Inc., Louisville, Kentucky merged with Kentucky Central Credit Union, Louisville, Kentucky

11-2-84 Ehrler's Dairy Employees Credit Union, Inc., Louisville, Kentucky merged with Dairymen Credit Union, Greensboro, North Carolina

CREDIT UNION LIQUIDATED

10-3-84 E. S. H. Credit Union, Inc., Lexington, Kentucky

CREDIT UNION IN RECEIVERSHIP

2-19-75 Red Robin Credit Union, Inc., Stone, Kentucky

LIST OF STATE CHARTERED CREDIT UNIONS

ASHLAND	Ashland Armco Employees Credit Union, Inc. Total Assets ..... $	23,780,027
ASHLAND	Ashland Ky. Federal Employees Credit Union, Inc. Total Assets ..... $	52,831
ASHLAND	Ashland Oil Employees Credit Union, Inc. Total Assets ..... $	31,367,141
ASHLAND	City Credit Union, Inc. Total Assets ..... $	313,380
ASHLAND	Kenesco Credit Union, Inc. Total Assets ..... $	1,095,694
ASHLAND	Kentucky Power Company Employees Credit Union, Inc. Total Assets ..... $	113,278
ASHLAND	Namsco Credit Union, Inc. Total Assets ..... $	259,907
BARDSTOWN	St. Monica Credit Union, Inc. Total Assets ..... $	25,725
BENHAM	Benham Credit Union, Inc. Total Assets ..... $	1,281,213
BEREA	Berea Credit Union, Inc. Total Assets ..... $	459,017
BOWLING GREEN	B.G. — W.C. Hospital Credit Union, Inc. Total Assets ..... $	110,697
BOWLING GREEN	Fruit of the Loom Credit Union, Inc. Total Assets ..... $	896,717
BOWLING GREEN	Western Kentucky University Credit Union, Inc. Total Assets ..... $	8,755,489
CAMPBELLSVILLE	Taylor Manufacturing Employees Credit Union, Inc. Total Assets ..... $	670,951
CARLISLE	Blue Grass Industries Credit Union, Inc. Total Assets ..... $	598,450

COVINGTON	Covington City Employees Credit Union, Inc. Total Assets ..... $	1,257,615
COVINGTON	Covington Ky. C&O Employees Credit Union, Inc. Total Assets ..... $	3,954,213
COVINGTON	Rajco Credit Union, Inc. Total Assets ..... $	829,044
COVINGTON	St. Augustine Credit Union, Inc. Total Assets ..... $	151,875
COVINGTON	St. John's Parish Credit Union, Inc. Total Assets ..... $	132,234
ELIZABETHTOWN	Coca-Cola Employees of Elizabethtown Credit Union, Inc. Total Assets ..... $	222,517
ERLANGER	St. Henry's Parish Credit Union, Inc. Total Assets ..... $	1,950,036
FANCY FARM	Fancy Farm Credit Union, Inc. Total Assets ..... $	4,211,574
FRANKFORT	Commonwealth Credit Union, Inc. Total Assets ..... $	80,515,220
FRANKFORT	Kentucky Employees Credit Union, Inc. Total Assets ..... $	13,772,959
FRANKFORT	Triangle Club Credit Union, Inc. Total Assets ..... $	1,949,645
FRANKFORT	Union Underwear Company Employees Credit Union, Inc. Total Assets ..... $	322,962
FULTON	Ferry Morse (Fulton) Credit Union, Inc. Total Assets ..... $	172,121
GREENVILLE	MCH Credit Union, Inc. Total Assets ..... $	156,858
LEXINGTON	Dixie Cup Credit Union, Inc. Total Assets ..... $	377,018
LEXINGTON	GTKY Employees Credit Union, Inc. Total Assets ..... $	6,850,919

LEXINGTON	Herald-Leader Employees Credit Union, Inc.		
	Total Assets	$	2,650,750
LEXINGTON	KAWA Credit Union, Inc.		
	Total Assets	$	408,526
LEXINGTON	Kentucky Conference Credit Union, Inc.		
	Total Assets	$	206,176
LEXINGTON	Lexington Postal Credit Union, Inc.		
	Total Assets	$	5,463,847
LEXINGTON	Metro Employees Credit Union, Inc.		
	Total Assets	$	897,097
LEXINGTON	Mutual Credit Union, Inc.		
	Total Assets	$	30,643
LEXINGTON	SEG Employees Credit Union, Inc.		
	Total Assets	$	5,730,706
LEXINGTON	VAMC Employees Credit Union, Inc.		
	Total Assets	$	2,044,909
LOUISVILLE	AAF Employees Credit Union, Inc.		
	Total Assets	$	697,937
LOUISVILLE	ALCAN Employees Credit Union, Inc.		
	Total Assets	$	2,547,952
LOUISVILLE	AMSCO Employees Credit Union, Inc.		
	Total Assets	$	832,304
LOUISVILLE	B. C. B. S. Credit Union, Inc.		
	Total Assets	$	3,090,362
LOUISVILLE	Blue Grass Credit Union, Inc.		
	Total Assets	$	2,246,079
LOUISVILLE	Bourbon Credit Union, Inc.		
	Total Assets	$	161,567
LOUISVILLE	Brown-Forman Employees Credit Union, Inc.		
	Total Assets	$	2,381,881
LOUISVILLE	Cissell Credit Union, Inc.		
	Total Assets	$	417,628
LOUISVILLE	C. Lee Cook Employees Credit Union, Inc.		
	Total Assets	$	267,785

LOUISVILLE	Coca Cola Employees Credit Union, Inc.		
	Total Assets	$	663,178
LOUISVILLE	Co-Lith-Co Credit Union, Inc.		
	Total Assets	$	100,642
LOUISVILLE	Commonwealth Credit Union, Inc.		
	Total Assets	$	1,202,393
LOUISVILLE	CONNA Employees Credit Union, Inc.		
	Total Assets	$	559,194
LOUISVILLE	Corhart Employees Credit Union, Inc.		
	Total Assets	$	586,125
LOUISVILLE	Courier Journal and Times Credit Union, Inc.		
	Total Assets	$	7,167,879
LOUISVILLE	CUE Credit Union, Inc.		
	Total Assets	$	3,307,758
LOUISVILLE	Enro Shirt Company Employees Credit Union, Inc.		
	Total Assets	$	831,588
LOUISVILLE	Gamble Brothers Employees Credit Union, Inc.		
	Total Assets	$	184,484
LOUISVILLE	Hart Manufacturing Company Employees Credit Union, Inc.		
	Total Assets	$	143,321
LOUISVILLE	Henry Vogt Employees Credit Union, Inc.		
	Total Assets	$	1,916,640
LOUISVILLE	Kemba Louisville Credit Union, Inc.		
	Total Assets	$	10,660,723
LOUISVILLE	Kentucky Central Credit Union, Inc.		
	Total Assets	$	15,931,771
LOUISVILLE	Kentucky Chiropractic Credit Union, Inc.		
	Total Assets	$	152,548
LOUISVILLE	Kitco Employees Credit Union, Inc.		
	Total Assets	$	1,514,382
LOUISVILLE	Ky. Co. Chem. Employees Credit Union, Inc.		
	Total Assets	$	112,279

LOUISVILLE	Lincoln Income Employees Credit Union, Inc.		
	Total Assets	$	388,500
LOUISVILLE	Louisville District U.S. Engineer Employees Credit Union, Inc.		
	Total Assets	$	2,090,641
LOUISVILLE	Louisville FCB Employees Credit Union, Inc.		
	Total Assets	$	1,636,717
LOUISVILLE	Louisville Federal Credit Union, Inc.		
	Total Assets	$	6,669,115
LOUISVILLE	Louisville Gas & Electric Co. Credit Union, Inc.		
	Total Assets	$	6,078,340
LOUISVILLE	Louisville Naval Ordnance Plant Employees Credit Union, Inc.		
	Total Assets	$	11,545,060
LOUISVILLE	Louisville Police Officers Credit Union, Inc.		
	Total Assets	$	6,420,791
LOUISVILLE	Louisville Public Library Credit Union, Inc.		
	Total Assets	$	59,941
LOUISVILLE	Mammoth Employees Credit Union, Inc.		
	Total Assets	$	245,442
LOUISVILLE	Progress Credit Union, Inc.		
	Total Assets	$	112,256
LOUISVILLE	Reliance Employees Credit Union, Inc.		
	Total Assets	$	432,901
LOUISVILLE	Rural Cooperatives Credit Union, Inc.		
	Total Assets	$	6,440,318
LOUISVILLE	Southern Star Employees Credit Union, Inc.		
	Total Assets	$	3,375,027
LOUISVILLE	Standard Oil Company Employees Credit Union, Inc.		
	Total Assets	$	348,099
LOUISVILLE	STANSANCO Credit Union, Inc.		
	Total Assets	$	1,669,322

LOUISVILLE	Tarcana Credit Union, Inc.		
	Total Assets	$	2,322,403
LOUISVILLE	Taylor Employees Credit Union, Inc.		
	Total Assets	$	528,152
LOUISVILLE	University Credit Union, Inc.		
	Total Assets	$	1,769,371
McQUADY	Breckinridge Teachers Credit Union, Inc.		
	Total Assets	$	93,676
NEWPORT	Newport Police & Firemen Credit Union, Inc.		
	Total Assets	$	132,262
NEWPORT	Newport Postal Credit Union, Inc.		
	Total Assets	$	103,361
NEWPORT	Transit Credit Union, Inc.		
	Total Assets	$	676,073
OWENSBORO	Texas Gas Employees Credit Union, Inc.		
	Total Assets	$	4,327,227
PADUCAH	Lourdes Employees Credit Union, Inc.		
	Total Assets	$	477,655
PADUCAH	Paducah City Employees Credit Union, Inc.		
	Total Assets	$	1,060,645
PADUCAH	Postal Credit Union, Inc.		
	Total Assets	$	598,876
PHILPOT	Knottsville Credit Union, Inc.		
	Total Assets	$	493,959
WHITESBURG	Letcher County Teachers Credit Union, Inc.		
	Total Assets	$	302,672
WHITESVILLE	Whitesville Community Credit Union, Inc.		
	Total Assets	$	2,242,384

FORTIETH ANNUAL REPORT

of the

Industrial Loan Companies

of

Kentucky

Ballard W. Cassady, Jr.
Commissioner

Made by
The Commissioner of Financial Institutions
June 30, 1985

Paid for from state funds

COMMONWEALTH OF KENTUCKY

The Honorable Martha Layne Collins
Governor of Kentucky
Frankfort, Kentucky

Dear Governor Collins:

Complying with the law, I take the pleasure of submitting herewith the reports of condition of Industrial Loan Companies as of June 30, 1985.

Respectfully submitted,
Ballard W. Cassady, Jr.
Department of Financial Institutions

CONDENSED STATEMENT OF ALL INDUSTRIAL LOAN COMPANIES AS OF JUNE 30, 1985

ASSETS

Cash in Office	$	4,146.75
Balance in Banks		203,973.06
Industrial Loans		9,090,974.07
Other Loans		22,595,313.05
Conditional Sales Contracts		24,581,731.08
Furniture & Fixtures		191,836.29
Investments		661,764.00
Other Assets		4,027,372.38
Total Assets	$	61,357,110.68

LIABILITIES

Borrowed Money (Other Than Certificates of Investment)	$	19,141,649.46
Certificates of Investment	$	3,528,640.96
Reserve for Certificates of Investment		50,768.80
Reserve for Losses		714,665.73
Unearned Interest Charges		9,248,771.93
Other Liabilities		3,754,592.71
Capital Stock		9,283,586.05
Surplus & Undivided Profits		15,309,324.60
Current Earnings		325,110.44
Total Liabilities	$	61,357,110.68

COMPARATIVE STATEMENT OF RESOURCES OF THE INDUSTRIAL LOAN COMPANIES

June 29, 1946	$ 432,786.43
June 30, 1947	843,587.82
June 30, 1948	1,207,448.51
June 30, 1949	998,520,38
June 30, 1950	725,995.78
June 30, 1951	1,002,486.53
June 30, 1952	1,260,935.49
June 30, 1953	1,197,125.79
June 30, 1954	1,145,154.78
June 30, 1955	1,337,078.26
June 30, 1956	3,351,255.16
June 29, 1957	6,674,101.63
June 30, 1958	7,624,233.97
June 30, 1959	12,027,595.47
June 30, 1960	25,016,928.99
June 30, 1961	29,533,306.62
June 30, 1962	38,986,576.53
June 29, 1963	47,926,026.77
June 30, 1964	62,498,295.03
June 30, 1965	74,443,666.14
June 30, 1966	83,269,104.62
June 30, 1967	92,253,814.76
June 30, 1968	106,979,831.01
June 30, 1969	118,607,417.63
June 30, 1970	128,303,693.70
June 30, 1971	130,666,763.00
June 30, 1972	144,585,041.03
June 30, 1973	182,173,895.13
June 30, 1974	212,063,191.31
June 30, 1975	203,572,673.26
June 30, 1976	208,046,246.19
June 30, 1977	224,595,496.67
June 30, 1978	238,484,239.06
June 30, 1979	268,877,377.17
June 30, 1980	254,058,175.82
June 30, 1981	255,953,218.92
June 30, 1982	165,942,225.25
June 30, 1983	69,058,748.13
June 30, 1984	45,051,556.04
June 30, 1985	61,357,110.68

LIST OF INDUSTRIAL LOAN COMPANIES HOLDING CERTIFICATES IN THE STATE OF KENTUCKY

No. 222 Beneficial Industrial Loan Company of Kentucky
230 Sixteenth Street ..... Ashland

No. 14 Commercial Credit Corporation
822 Thirteenth Street ..... Ashland

No. 542 Kentucky Finance, Inc.
1744 Winchester Avenue ..... Ashland

No. 543 Kentucky Finance, Inc.
110 North Third Street ..... Bardstown

No. 15 Commerical Credit Corporation
529 State Street ..... Bowling Green

No. 50 Credithrift of America, Inc., No. 5
554 U.S. 31 ..... Bowling Green

No. 544 Kentucky Finance, Inc.
916 State Street ..... Bowling Green

No. 423 Credithrift of America, Inc. No. 42
52 Main Street ..... Cadiz

No. 383 Credithrift of America, Inc. No. 41
113 West Main Street ..... Campbellsville

No. 541 Term Thrift Plan, Inc.
139 Fifth Street ..... Carrollton

No. 351 Peoples Security Investment, Inc.
U.S. 62 and 431 ..... Central City

No. 545 Kentucky Finance, Inc.
217 North Main Street ..... Corbin

No. 60 Credithrift of America, Inc., No. 8
801 Maple Avenue ..... Danville

No 546 Kentucky Finance, Inc.
1324 Hustonville Road ..... Danville

No. 323 Credithrift of America, Inc., No. 14
118 South Main Street ..... Dawson Springs

No. 196 Commercial Credit Corporation
Helmwood Plaza Shopping Center ..... Elizabethtown

No. 547 Kentucky Finance, Inc.
Governor's Manor Shopping Center ..... Elizabethtown

No. 51 Credithrift of America, Inc., No. 32
3211 Dixie Highway ..... Erlanger

No. 376 Household Loan & Investment Company of Kentucky
3159-A Dixie Highway - Erlanger Shopping Center ..... Erlanger

No. 370 Associates Financial Services Corporation of Boone County
7830 U.S. Highway 42 ..... Florence

No. 515 Beneficial Industrial Loan Company of Kentucky
Mall Road Square - Florence Mall Road ..... Florence

No. 492 Union Trust, Incorporated
7861 Dream Street ..... Florence

No. 52 Credithrift of America, Inc., No. 9
693 East Main Street ..... Frankfort

No. 325 Credithrift of America, Inc., No. 9
821 Louisville Road ..... Frankfort

No. 548 Kentucky Finance, Inc.
Eastwood Shopping Center ..... Frankfort

No. 482 Peoples Security Investment, Inc.
727 North Main Street ..... Franklin

No. 61 Credithrift of America, Inc., No. 11
601 Happy Valley Road ..... Glasgow

No. 549 Kentucky Finance, Inc.
305 Happy Valley Road ..... Glasgow

No. 217 Grayson Industrial Loan
303 East Main Street ..... Grayson

No. 301 BarclaysAmerican/Financial of Kentucky, Inc.
U.S. 421 By-Pass ..... Harlan

No. 17 Commercial Credit Corporation
Highway 421, South ..... Harlan

No. 550 Kentucky Finance, Inc.
Village Center Shopping Center ..... Harlan

No. 475 BarclaysAmerican/Financial of Kentucky, Inc.
1710 North Main Street ..... Hazard

No. 302 Commercial Credit Corporation
401 Memorial Drive ..... Hazard

No. 62 Credithrift of America, Inc., No. 12
Town and Country Shopping Center ..... Hazard

No. 551 Kentucky Finance, Inc.
Morgan Street ..... Hazard

No. 496 Beneficial Industrial Loan Company of Louisville
241 First Street ..... Henderson

No. 53 Credithrift of America, Inc., No. 7
223 South Second Street ..... Henderson

No. 552 Kentucky Finance, Inc.
141 North Main Street ..... Henderson

No. 352 Peoples Security Investment, Inc.
East Gate Shopping Center - 1658 Second Street ..... Henderson

No. 54 Credithrift of America, Inc., No. 6
Skyline Shopping Center - Ft. Campbell Boulevard ..... Hopkinsville

No. 324 Credithrift of America, Inc., No. 6
1005 South Virginia Street ..... Hopkinsville

No. 322 Household Loan & Investment Company of Kentucky
Pennyrile Mall - 4000 Ft. Campbell Boulevard ..... Hopkinsville

No. 553 Kentucky Finance, Inc.
Ninth and Virginia ..... Hopkinsville

No. 353 Peoples Security Investment, Inc.
1313 South Virginia Street ..... Hopkinsville

No. 554 Kentucky Finance, Inc.
725 River Road ..... Irvine

No. 9 Associates Financial Services Corporation of Lexington
3101 Clays Mill Road ..... Lexington

No. 332 Beneficial Industrial Loan Company of Kentucky
2218 Nicholasville Road ..... Lexington

No. 539 Citicorp Financial Services Corporation
2060 Richmond Road ..... Lexington

No. 55 Credithrift of America, Inc., No. 31
2530 Woodhill Drive ..... Lexington

No. 210 Credithrift of America, Inc., No. 31
275 Southland Drive ..... Lexington

No. 307 Credithrift of America, Inc., No. 31
33 Eastland Shopping Center ..... Lexington

No. 518 Household Loan and Investment Company of Kentucky
Woodhill Circle Plaza - 1555 New Circle Road ..... Lexington

No.465 Kentucky Finance, Inc.
1265 North Broadway ..... Lexington

No. 92 Kentucky Industrial Credit Co., Inc.
135 North Limestone Street ..... Lexington

No. 95 Lexington Finance Industrial Plan Co.
110 West Short Street ..... Lexington

No 570 Security Pacific Finance Corp.
2365 Harrodsburg Road ..... Lexington

No. 489 Shelter Financial Services, Inc.
2433 Regnecy Road ..... Lexington

No. 319 Union Trust, Inc.
149 West Vine Street ..... Lexington

No. 10 Associates Financial Services Corporation of Louisville
2241 Hikes Lane ..... Louisville

No. 288 BarclaysAmerican/Financial of Kentucky, Inc.
5622 Preston Highway ..... Louisville

No. 490 BarclaysAmerican/Financial of Kentucky, Inc.
Breckinridge Shopping Center - Breckinridge Lane ..... Louisville

No. 333 Beneficial Industrial Loan Company of Kentucky
8514 Preston Highway ..... Louisville

No. 540 Citicorp Financial Services Corporation
9944 Linn Station Road ..... Louisville

No. 56 Credithrift of America Corporation
7305 South Preston Highway ..... Louisville

No. 161 Credithrift of America Corporation
2602 South Preston Street ..... Louisville

No. 433 Credithrift of America Corporation
3904 Bardstown Road ..... Louisville

No. 314 Credithrift of America Corporation
4157 Shelbyville Road ..... Louisville

No. 187 Empire Industrial Plan
407 Central Avenue ..... Louisville

No. 30 FinanceAmerica Loan and Investment Company
1250 Bardstown Road — Mid-City Mall ..... Louisville

No. 509 Freedom Industrial Finance Company
8406 Preston Highway ..... Louisville

No. 44 Household Loan & Investment Company of Kentucky
5300 Dixie Highway ..... Louisville

No. 238 Household Loan & Investment Company of Kentucky
Gardiner Lane Shopping Center ..... Louisville

No. 555 Kentucky Finance, Inc.
7100-C2 Preston Highway ..... Louisville

No. 216 Public Industrial Loan Company
4761 Dixie Highway ..... Louisville

No. 313 Security Pacific Finance Money Center, Inc.
5107 Preston Highway ..... Louisville

No. 131 Union Trust, Inc.
100 West Liberty Street ..... Louisville

No. 388 Union Trust, Inc.
3929 Bardstown Road ..... Louisville

No. 215 Commercial Credit Corporation
552 East Center Street ..... Madisonville

No. 64 Credithrift of America, Inc., No. 14
755 East Center Street ..... Madisonville

No. 460 Credithrift of America, Inc., No. 14
1739 South Main Street ..... Madisonville

No. 556 Kentucky Finance, Inc.
40 West Main Street ..... Madisonville

No. 354 Peoples Security Investment, Inc.
108 Madison Square Shopping Center ..... Madisonville

No. 535 Fidelity Credit Plan, Inc.
417 South Sixth Street ..... Mayfield

No. 557 Kentucky Finance, Inc.
123 West Broadway ..... Mayfield

No.558 Kentucky Finance, Inc.
13 East Second Street ..... Maysville

No. 559 Kentucky Finance, Inc.
22 Village Square Shopping Center ..... Middlesboro

No. 498 Beneficial Industrial Loan Company of Kentucky
123 Flemingsburg Road ..... Morehead

No. 65 Credithrift of America, Inc., No. 15
205 East Main Street ..... Morganfield

No. 560 Kentucky Finance, Inc.
Maysville Road ..... Mt. Sterling

No. 561 Kentucky Finance, Inc.
106 South Fifth Street ..... Murray

No. 569 AVCO Financial Services of Kentucky, Inc.
Route 41A ..... Oak Grove

No. 431 Beneficial Industrial Loan Company of Kentucky
Highway 41A - Between Gates 4 & 5 ..... Oak Grove

No. 290 BarclaysAmerican/Financial of Kentucky, Inc.
201 West Second Street ..... Owensboro

No. 499 Beneficial Industrial Loan Company of Kentucky
525 Frederica Street ..... Owensboro

No. 58 Credithrift of America, Inc., No. 3
328 Frederica Street ..... Owensboro

No. 562 Kentucky Finance, Inc.
219 St. Ann Street ..... Owensboro

No. 355 Peoples Security Investment, Inc.
211 West Second Street ..... Owensboro

No. 291 BarclaysAmerican/Financial of Kentucky, Inc.
405 Broadway ..... Paducah

No. 20 Commercial Credit Corporation
923 Kentucky Avenue ..... Paducah

No. 59 Credithrift of America, Inc., No. 17
626 Broadway ..... Paducah

No. 536 Fidelity Credit Plan, Inc.
934 Broadway ..... Paducah

No. 356 Peoples Security Investment, Inc.
3017 Irvin Cobb Drive ..... Paducah

No. 563 Kentucky Finance, Inc.
110 Main Street ..... Paintsville

No. 66 Credithrift of America, Inc., No. 16
613 Main Street ..... Paris

No. 564 Kentucky Finance, Inc.
126 South Mayo Trail ..... Pikeville

No. 450 Security Pacific Finance Corp. of Kentucky
106 Weddington Plaza ..... Pikeville

No. 565 Kentucky Finance, Inc.
6 East Court Street ..... Prestonsburg

No. 412 Security Pacific Finance Corp. of Kentucky
38 North Lake Drive ..... Prestonsburg

No. 67 Credithrift of America, Inc., No. 18
118 West Market Street ..... Princeton

No. 538 Fidelity Credit Plan, Inc.
1029 W. Main Street ..... Princeton

No. 68 Credithrift of America, Inc., No. 10
Outer Westerfield Drive ..... Providence

No. 435 AVCO Financial Services of Kentucky, Inc.
593 Knox Boulevard ..... Radcliff

No. 491 Beneficial Industrial Loan Company of Kentucky
728 Knox Boulevard ..... Radcliff

No. 219 Household Loan and Investment of Ft. Knox
881 North Dixie Boulevard ..... Radcliff

No. 235 Credithrift of America, Inc., No. 27
120 Big Hill Avenue ..... Richmond

No. 566 Kentucky Finance, Inc.
102 East Main Street ..... Richmond

No. 181 Credithrift of America, Inc., No. 34
5131 Dixie Highway ..... Shively

No. 300 BarclaysAmerican/Financial of Kentucky, Inc.
605 Highway 27, South ..... Somerset

No. 494 Beneficial Industrial Loan Company of Kentucky
131 South Main Street ..... Somerset

No. 567 Kentucky Finance, Inc.
100 U.S. 27, South ..... Somerset

No. 243 Credithrift of America, Inc., No. 28
66 North Main Street ..... Winchester

No. 568 Kentucky Finance, Inc.
2 South Main Street ..... Winchester

LIST OF STATE CHARTERED INDUSTRIAL LOAN COMPANIES

CARROLLTON	Term Thrift Plan, Inc.	
	Total Assets	$ 176,543.16
GRAYSON	Grayson Industrial Loan	
	Total Assets	$ 157,689.12
LEXINGTON	Fayette Finance Industrial Loan Company	
	Total Assets	$ 241,155.00
LEXINGTON	Kentucky Finance Co., Inc.	
	Total Assets	$ 622,059.62
LEXINGTON	Kentucky Industrial Credit Company, Inc.	
	Total Assets	$ 197,613.55
LEXINGTON	Lexington Finance Industrial Plan Co.	
	Total Assets	$ 621,447.38
LEXINGTON	Shelter Financial Services, Inc.	
	Total Assets	$ 86,045.00
LOUISVILLE	Associates Financial Services Corporation	
	Total Assets	$ 2,151,104.63
LOUISVILLE	BarclaysAmerican/Credit, Inc.	
	Total Assets	$ 20,136,346.00
LOUISVILLE	Beneficial Industrial Loan Company of Kentucky	
	Total Assets	$ 440,831.00
LOUISVILLE	Citicorp Financial Services Corporation	
	Total Assets	$ 5,477,468.00
LOUISVILLE	Commercial Credit Corporation	
	Total Assets	$ 3,165,562.00
LOUISVILLE	Credithrift of America Corporation	
	Total Assets	$ 927,715.88
LOUISVILLE	Empire Industrial Plan	
	Total Assets	$ 74,420.38
LOUISVILLE	Finance America Loan and Investment Company	
	Total Assets	$ 2,459,929.53
LOUISVILLE	Freedom Industrial Finance Co.	
	Total Assets	$ 61,759.00

LOUISVILLE	Household Loan and Investment Company of Kentucky		
	Total Assets	$	1,488,040.81
LOUISVILLE	Public Industrial Loan Company		
	Total Assets	$	19,528.88
LOUISVILLE	Union, Trust, Inc.		
	Total Assets	$	18,544,214.11
MADISONVILLE	Peoples Security Investment, Inc.		
	Total Assets	$	518,013.12
PADUCAH	AmeriCredit, Inc.		
	Total Assets	$	1,209,926.51
PADUCAH	Fidelity Credit Plan, Inc.		
	Total Assets	$	269,602.00
PRESTONSBURG	Security Pacific Finance Corporation		
	Total Assets	$	737,480.00
RADCLIFF	AVCO Financial Services of Kentucky, Inc.		
	Total Assets	$	1,245,725.00

SIXTY-SEVENTH ANNUAL REPORT

of the

SAVINGS & LOAN ASSOCIATIONS

Ballard W. Cassady, Jr., Commissioner

Prepared Under the Direction of

DEPARTMENT OF FINANCIAL INSTITUTIONS
Frankfort, Kentucky
December 31, 1984

COMMONWEALTH OF KENTUCKY
Department of Financial Institutions
Frankfort, Kentucky — December 31, 1984

The Honorable Martha Layne Collins
Governor of Kentucky
Frankfort, Kentucky

Dear Governor Collins:

Complying with the law I take pleasure in submitting herewith the report of condition of the 4 savings and loan associations operating and doing business under the laws of the Commonwealth of Kentucky.

Respectfully submitted,
Ballard W. Cassady, Jr., Commissioner
Department of Financial Institutions

CONVERSION

1-6-84 Valley Building and Loan Association, Benton, Kentucky converted to Valley Savings Bank, F.S.B., Benton, Kentucky

FEDERALIZED

3-15-85 The Home Building Association, Ludlow, Kentucky

CONDENSED STATEMENT OF SAVINGS AND LOAN ASSOCIATIONS AS OF DECEMBER 31, 1984

ASSETS

Cash on Hand	$ 2,738,610.00
Mortgage Loans	64,792,816.00
Pass Book Loans	784,277.00
Bonds	1,184,791.00
Other Securities	6,456,155.00
Office Building	759,727.00
Furniture and Fixtures	217,692.00
Real Estate	248,925.00
Other Assets	2,051,068.00
Total	$ 79,234,061.00

LIABILITIES

Paid-up Stock	$ 74,644,861.00
Dividends Unpaid	442,243.00
Borrowed Money	280,000.00
Undivided Profits	922,419.00
Reserves	2,653,538.00
Other Liabilities	291,000.00
Total	$ 79,234,061.00

COMPARATIVE STATEMENT OF RESOURCES OF THE SAVINGS AND LOAN ASSOCIATIONS SINCE COMING UNDER THE HEAD OF THE DIVISION OF BANKING

December 31, 1918	$ 26,600,601.07
December 31, 1919	31,097,839.16
December 31, 1920	35,595,076.35
December 31, 1921	40,092,313.55
December 31, 1922	42,428,750.13
December 31, 1923	55,196,457.08
December 31, 1924	64,192,657.83
December 31, 1925	74,704,132.66
December 31, 1926	85,509,916.25
December 31, 1927	97,438,412.34
December 31, 1928	110,805,706.01
December 31, 1929	118,928,259.06
December 31, 1930	121,821,567.69
December 31, 1931	118,475,593.51
December 31, 1932	110,937,464.85
December 31, 1933	106,004,053.60
December 31, 1934	80,808,940.07
December 31, 1935	66,128,626.47
December 31, 1936	58,937,366.09
December 31, 1937	53,739,582.98
December 31, 1938	52,715,924.93
December 31, 1939	51,754,060.76
December 31, 1940	49,921,541.93
December 31, 1941	48,836,730.42
December 31, 1942	39,430,777.87
December 31, 1943	40,475,801.30
December 31, 1944	43,265,236.26
December 31, 1945	47,471,370.60
December 31, 1946	53,404,092.66
December 31, 1947	57,770,413.82
December 31, 1948	63,844,167.35
December 31, 1949	66,520,703.25
December 31, 1950	73,926,195.06
December 31, 1951	82,751,058.02
December 31, 1952	93,738,468.49
December 31, 1953	108,578,525.96
December 31, 1954	123,945,022.64
December 31, 1955	139,393,039.63
December 31, 1956	151,597,904.06
December 31, 1957	165,103,961.16
December 31, 1958	181,803,128.46
December 31, 1959	198,212,752.30
December 31, 1960	215,837,742.01
December 31, 1961	241,062,333.22
December 31, 1962	260,131,164.86
December 31, 1963	284,114,822.27
December 31, 1964	314,438,284.69
December 31, 1965	338,178,768.95

COMPARATIVE STATEMENT OF RESOURCES OF THE SAVINGS AND LOAN ASSOCIATIONS SINCE COMING UNDER THE HEAD OF THE DIVISION OF BANKING
(Continued)

December 31, 1966	269,507,942.43
December 31, 1967	280,615,506.37
December 31, 1968	197,652,827.97
December 31, 1969	191,596,629.53
December 31, 1970	198,939,497.00
December 31, 1971	225,744,094.67
December 31, 1972	188,438,187.69
December 31, 1973	173,907,134.39
December 31, 1974	176,689,094.61
December 31, 1975	184,436,739.79
December 31, 1976	158,264,605.01
December 31, 1977	156,250,413.49
December 31, 1978	147,466,827.17
December 31, 1979	144,532,841.65
December 31, 1980	116,237,189.37
December 31, 1981	100,783,211.00
December 31, 1982	100,809,082.00
December 31, 1983	103,951,261.00
December 31, 1984	79,234,061.00

LIST OF STATE CHARTERED SAVINGS AND LOAN ASSOCIATIONS

COVINGTON	Burnett Building and Loan Association Total Assets	7,311,530.00
FORT THOMAS	Fort Thomas Building and Loan Association Total Assets	39,391,319.00
LEBANON	Marion County Savings and Loan Association Total Assets	7,002,977.00
MADISONVILLE	Madisonville Building and Loan Association Total Assets	25,528,235.00

ANNUAL REPORT

OF THE CONDITION OF

LICENSED CONSUMER LOAN COMPANIES

AT THE CLOSE OF BUSINESS ON

DECEMBER 31, 1984

Prepared Under the Direction of
DEPARTMENT OF FINANCIAL INSTITUTIONS
Ballard W. Cassady, Jr.
Commissioner

Paid for from state funds

To Her Excellency, Martha Layne Collins
Governor of the Commonwealth of Kentucky
Frankfort, Kentucky

Dear Governor Collins:

In compliance with Section 12.110 of the Kentucky Revised Statutes, we submit our analysis and recapitulation of the annual report made to this Department by the 286 Licensed Consumer Loan Companies in this State as of the close of business December 31, 1984.

Respectfully,
Ballard W. Cassady, Jr.
Commissioner
Department of Financial Institutions

SCHEDULE A

LIST OF LICENSED CONSUMER LOAN COMPANIES IN THE STATE OF KENTUCKY

No. 334 Clinton Loan Company, Inc.
100 North Washington Street ..... Albany

No. 295 Ashland Finance Company of Kentucky
1600½ Carter Avenue ..... Ashland

No. 83 Beneficial Kentucky, Inc.
230 Sixteenth Street ..... Ashland

No. 81 City Finance Company d/b/a
Public Finance Corporation
1322 Winchester Avenue ..... Ashland

No. 920 Commercial Credit Loans, Inc.
2021 Thirteenth Street ..... Ashland

No. 282 Kentucky Finance Company, Inc. of Ashland, Ky.
1744 Winchester Avenue ..... Ashland

No. 960 Norwest Financial Kentucky, Inc.
341 Fourteenth Street ..... Ashland

No. 739 Ashland Finance Company of Kentucky
102 Liberty Street ..... Barbourville

No. 957 Central Financial Services, Inc.
103 Liberty Street ..... Barbourville

No. 969 City Finance Company d/b/a
Public Finance Corporation
205 Kentucky Home Square ..... Bardstown

No. 653 Kentucky Finance Co., Inc., Bardstown, Ky.
110 North Third Street ..... Bardstown

No. 533 Lincoln Finance Company of Hartford, Inc.
216 Main Street ..... Beaver Dam

No. 658 Kentucky Finance Co., Berea, Ky.
113 Clay Drive ..... Berea

No. 894 Aetna Finance Company d/b/a
ITT Financial Services
2530 Scottsville Road ..... Bowling Green

No. 906 Commercial Credit Loans, Inc.
529 State Street ..... Bowling Green

No. 33 Credithrift of America, Inc.
554 U.S. 31 ..... Bowling Green

No. 220 Kentucky Finance Company, Inc.
916 State Street ..... Bowling Green

No. 961 Norwest Financial Kentucky, Inc.
Fairview Plaza ..... Bowling Green

No. 855 Pioneer Credit Company
842 U.S. 31-W By-Pass ..... Bowling Green

No. 821 Surety Finance, Inc.
1562 31-W By-Pass ..... Bowling Green

No. 711 Kentucky Finance Co., Inc., Burkesville, Ky.
210-C North Main Street ..... Burkesville

No. 618 Credithrift of America, Inc., No. 20
52 Main Street ..... Cadiz

No. 972 City Finance Company d/b/a
Public Finance Corporation
Elmhurst Plaza South ..... Campbellsville

No. 764 Credithrift of America, Inc.
113 West Main Street ..... Campbellsville

No. 978 Kentucky Finance Co., Inc., Campbellsville, Ky.
202 East Main Street ..... Campbellsville

No. 130 Term Finance Company, Inc.
139 Fifth Street ..... Carrollton

No. 336 Kentucky Finance Co., Inc., Central City, Ky.
119 Broad Street ..... Central City

No. 755 Peoples Security Finance Co., Inc.
U.S. 62 and 431 ..... Central City

No. 317 Peoples Loan Company, Inc.
109 Campbellsville Street ..... Columbia

No. 387 Kentucky Finance Co., Inc., No. 2, Corbin, Ky.
Trademart Shopping Center ..... Corbin

No. 107 Kentucky Finance Company, Inc., Corbin, Ky.
217 South Main Street ..... Corbin

No. 399 Kentucky Finance Co., Inc., Cumberland, Ky.
1006 East Main Street ..... Cumberland

No. 657 Kentucky Finance Co., Inc., Cynthiana, Ky.
46 East Pike Street ..... Cynthiana

No. 989 Aetna Finance Company d/b/a
ITT Financial Services
104 Ponder Court ..... Danville

No. 47 Credithrift of America, Inc.
801 Maple Avenue ..... Danville

No. 148 Kentucky Finance Co., Inc., Danville, Ky.
1324 Hustonville Road ..... Danville

No. 424 Kentucky Finance Co., Inc., No. 2, Danville, Kentucky
319 West Main Street ..... Danville

No. 725 Credithrift of America, No. 20
118 South Main Street ..... Dawson Springs

No. 628 C.I.T. Financial Services, Inc. of Kentucky
Elizabethtown Plaza Shopping Center
Sycamore Street ..... Elizabethtown

No. 907 Commercial Credit Loans, Inc.
Helmwood Plaza Shopping Center ..... Elizabethtown

No. 368 Kentucky Finance Company, Inc., Elizabethtown, Ky.
#4, Governor's Square Center ..... Elizabethtown

No. 366 Kentucky Finance Co., Inc., No. 2, Elizabethtown, Ky.
1815 North Dixie ..... Elizabethtown

No. 71 Lincoln Loan Company
25 Public Square ..... Elizabethtown

No. 374 Kentucky Finance Co., Inc., Eminence, Ky.
129 North Main Street ..... Eminence

No. 509 Credithrift of America, Inc.
3211 Dixie Highway ..... Erlanger

No. 786 Household Finance Corporation II
3159 "A" Dixie Highway
Erlanger Shopping Center ..... Erlanger

No. 522 Reliable Finance Company of Kentucky
4115 Dixie Highway ..... Erlanger

No. 840 Kentucky Finance Co., Inc., Flemingsburg, Ky.
106 East Water Street ..... Flemingsburg

No. 941 Aetna Finance Company d/b/a
ITT Financial Services
8126 Mall Road ..... Florence

No. 781 Associates Financial Services Company of Kentucky, Inc.
7830 U.S. Highway 42 ..... Florence

No. 1000 AVCO Financial Services Two, Inc.
8414 U.S. 42 ..... Florence

No. 888 Beneficial Kentucky, Inc.
Mall Road Square — Florence Mall Road ..... Florence

No. 940 Boone Financial Service
7357 Burlington Pike ..... Florence

No. 898 C.I.T. Financial Services, Inc.
8205 U.S. 42 ..... Florence

No. 568 City Finance Company d/b/a
Public Finance Corporation
7112 Dixie Highway ..... Florence

No. 851 Norwest Financial Kentucky, Inc.
7557 Mall Road ..... Florence

No. 948 Union Trust Incorporated
7861 Dream Street ..... Florence

No. 958 Fidelity Financial Services, Inc.
1717 Dixie Highway ..... Fort Wright

No. 998 City Finance Company d/b/a
Public Finance Corporation
18 Century Plaza ..... Frankfort

No. 360 Credithrift of America, Inc., No. 22
693 East Main Street ..... Frankfort

No. 51 Credithrift of America, Inc.
821 Louisville Road ..... Frankfort

No. 186 Kentucky Finance Co., Inc., Frankfort, Ky.
Eastwood Shopping Center ..... Frankfort

No. 96 Kentucky Finance Co., Inc., No. 2, Frankfort, Ky.
302 St. Clair Street ..... Frankfort

No. 841 Kentucky Finance Co., Inc., Franklin, Ky.
101 West Cedar Street ..... Franklin

No. 854 Peoples Security Finance Company, Inc.
727 North Main Street ..... Franklin

No. 222 Kentucky Finance Co., Inc., Georgetown, Ky.
115 North Broadway ..... Georgetown

No. 43 Credithrift of America, Inc.
601-A Happy Valley Road ..... Glasgow

No. 640 Highland Finance, Inc.
320 Green Acres Drive ..... Glasgow

No. 237 Kentucky Finance Co., Inc., Glasgow, Ky.
305 Happy Valley Road ..... Glasgow

No. 1001 Peoples Security Finance Co., Inc.
213 West Washington Street ..... Glasgow

No. 932 Grayson Credit Corp.
303 East Main Street ..... Grayson

No. 970 City Finance Company d/b/a
Public Finance Corporation
108 Court Street ..... Greensburg

No. 214 Lincoln Finance Company, Inc.
Public Square ..... Greensburg

No. 164 Greenville Loan Co., Inc.
116 Court Street ..... Greenville

No. 604 Breckinridge Loan, Inc.
Hook Office Building — U.S. Highway 60 ..... Hardinsburg

No. 933 BarclaysAmerican/Financial, Inc.
U.S. 421 By-Pass ..... Harlan

No. 922 Commerical Credit Loans, Inc.
Highway 421, South ..... Harlan

No. 572 Empire Finance Company of Lexington, Inc. d/b/a
Empire Finance Company of Harlan
112 North First Street ..... Harlan

No. 350 Kentucky Finance Co., Inc., Harlan, Ky.
Village Center Shopping Center ..... Harlan

No. 842 Kentucky Finance Co., Inc., Harrodsburg, Ky.
128 South Main Street ..... Harrodsburg

No. 934 BarclaysAmerican/Financial, Inc.
1701 N. Main Street ..... Hazard

No. 923 Commercial Credit Loans, Inc.
401 Memorial Drive ..... Hazard

No. 58 Credithrift of America, Inc.
Town & Country Shopping Center ..... Hazard

No. 386 Kentucky Finance Co., Inc., Hazard, Ky.
Wells Building — Morgan Street ..... Hazard

No. 884 Kentucky Finance Co., Inc., No. 2, Hazard, Ky.
Main Street ..... Hazard

No. 866 Beneficial Kentucky, Inc.
241 First Street ..... Henderson

No. 226 City Finance Company d/b/a
Public Finance Corporation
105 North Main Street ..... Henderson

No. 14 Credithrift of America, Inc.
223 Second Street ..... Henderson

No. 979 Fidelity Credit Corporation
236 North Main Street ..... Henderson

No. 145 Kentucky Finance Co., Inc., Henderson, Ky.
Corner Second and Main Streets ..... Henderson

No. 756 Peoples Security Finance Company, Inc.
East Gate Shopping Center — 1658 Second Street ..... Henderson

No. 926 Aetna Finance Company d/b/a
ITT Financial Services
2371 Alexandria Pike ..... Highland Heights

No. 69 City Finance Company d/b/a
Public Finance Corporation
2714 Alexandria Pike ..... Highland Heights

No. 895 Kentucky Finance Co., Inc., Hindman, Ky.
Main Street ..... Hindman

No. 309 Acme-Good Will Finance
207 East Ninth Street ..... Hopkinsville

No. 995 Aetna Finance Company d/b/a
ITT Financial Services
2909 Ft. Campbell Blvd. ..... Hopkinsville

No. 32 Credithrift of America, Inc.
1005 South Virginia ..... Hopkinsville

No. 591 Credithrift of America, Inc.
Skyline Shopping Center — Ft. Campbell Blvd. ..... Hopkinsville

No. 936 Fidelity Credit Corporation
2520 Ft. Campbell Blvd. ..... Hopkinsville

No. 738 Heights Finance Corporation
Skyline Shopping Center — Ft. Campbell Blvd. ..... Hopkinsville

No. 719 Household Finance Corporation II
Pennyrile Mall — 4000 Ft. Campbell Blvd. ..... Hopkinsville

No. 221 Kentucky Finance Co., Inc., Hopkinsville, Ky.
201 East Ninth Street ..... Hopkinsville

No. 395 Kentucky Finance Co., Inc., No. 2, Hopkinsville, Ky.
2210 Ft. Campbell Boulevard ..... Hopkinsville

No. 962 Norwest Financial Kentucky Inc.
4000 Ft. Campbell Boulevard ..... Hopkinsville

No. 757 Peoples Security Finance Company, Inc.
1313 South Virginia Street ..... Hopkinsville

No. 843 Kentucky Finance Co., Inc., Horse Cave, Ky.
119 Water Street ..... Horse Cave

No. 816 Term Finance Company
215 East Main Street ..... Horse Cave

No. 109 Eagle Finance Corporation
218 North Main Street ..... Irvine

No. 896 Empire Finance Company of Irvine, Inc.
412 River Road ..... Irvine

No. 929 Kentucky Finance Co., Inc., Irvine, Kentucky
723 River Drive ..... Irvine

No. 235 Jackson Finance Company
1118 Main Street ..... Jackson

No. 983 Kentucky Finance Co., Inc., No. 2, Danville, Ky.
79 Public Square ..... Lancaster

No. 398 Lancaster Loan Company
104 Stanford Street ..... Lancaster

No. 409 Kentucky Finance Co., Inc., Leitchfield, Ky.
42 Public Square ..... Leitchfield

No. 984 Aetna Finance Company d/b/a
ITT Financial Services
500 New Circle Road ..... Lexington

No. 293 Aetna Finance Company d/b/a
ITT Financial Services
2231 Nicholasville Road ..... Lexington

No. 977 American Fletcher Financial Services, Inc.
1220 South Broadway ..... Lexington

No. 268 Associates Consumer Finance Company
3101 Clays Mill Road ..... Lexington

No. 953 BarclaysAmerican/Financial, Inc.
2679 Regency Road ..... Lexington

No. 75 Beneficial Kentucky, Inc.
2218 Nicholasville Road ..... Lexington

No. 629 C.I.T. Financial Services, Inc. of Kentucky
235 Southland Drive ..... Lexington

No. 996 City Finance Company d/b/a
Public Finance Corporation
347 Eastland Shopping Center ..... Lexington

No. 461 Credithrift, of American, Inc.
33 Eastland Shopping Center ..... Lexington

No. 636 Credithrift of America, Inc.
275 Southland Drive ..... Lexington

No. 674 Credithrift of America, Inc., No. 30
2350 Woodhill Drive ..... Lexington

No. 686 Fayette Finance Co., Inc.
132 North Limestone ..... Lexington

No. 946 First Union Financial
851 Corporate Center ..... Lexington

No. 990 Freedlander Financial Services of Kentucky, Inc.
350 Elaine Drive ..... Lexington

No. 904 Heights Finance Corporation
154 Burt Road ..... Lexington

No. 897 Household Finance Corporation II
Woodhill Circle Plaza
1555 New Circle Road ..... Lexington

No. 293 ITT Thorp Corporation d/b/a
Thorp Credit Inc. of Kentucky
1200 South Broadway ..... Lexington

No. 26 Kentucky Finance Co., Inc., No. 4
1265 North Broadway ..... Lexington

No. 90 Kentucky Finance Co., Inc., of Lexington, Ky.
Short and Cheapside ..... Lexington

No. 845 Kentucky Finance Co., Inc., No. 6, Lexington, Ky.
127 East Reynolds Road ..... Lexington

No. 498 Kentucky Finance Co., Inc., No. 5, Lexington, Ky.
3120 Pimlico Parkway ..... Lexington

No. 423 Kentucky Finance Co., Inc., No. 2, Lexington, Ky.
415 Southland Drive ..... Lexington

No. 639 Kentucky Finance Co., Inc., No. 2, Lexington, Ky.
1020 Eastland Shopping Center ..... Lexington

No. 25 Lexington Finance Company, Inc.
110 West Short Street ..... Lexington

No. 963 Norwest Financial Kentucky, Inc.
500 New Circle Road ..... Lexington

No. 968 Security Pacific Finance Corp.
2365 Harrodsburg Road ..... Lexington

No. 955 Shelter Financial Services, Inc.
2433 Regency Road ..... Lexington

No. 949 Union Trust, Incorporated
149 West Vine Street ..... Lexington

No. 446 Liberty Loan and Finance Company, Inc.
Town House Building — Hustonville Street ..... Liberty

No. 475 Ashland Finance Company of Kentucky
111 North Main Street ..... London

No. 534 Empire Finance Company of London, Inc.
107 West Fifth Street ..... London

No. 846 Kentucky Finance Co., Inc., London, Ky.
215 South Main Street ..... London

No. 335 Kentucky Finance Co., Inc., Louisa, Ky.
Main Cross and Madison ..... Louisa

No. 985 Aetna Finance Company d/b/a
ITT Financial Services
9447 Westport Road ..... Louisville

No. 927 Aetna Finance Company d/b/a
ITT Financial Services
5617 Outer Loop ..... Louisville

No. 852 Aetna Finance Company d/b/a
ITT Financial Services
3069 Breckinridge Lane ..... Louisville

No. 966 American Fletcher Financial Services
4020 Taylorsville Road ..... Louisville

No. 162 Associates Financial Services of Kentucky, Inc.
2241 Hikes Lane ..... Louisville

No. 954 AVCO Financial Services Two, Inc.
901 DuPont Road ..... Louisville

No. 665 BarclaysAmerican/Financial, Inc.
5622 Preston Highway ..... Louisville

No. 864 BarclaysAmerican/Financial, Inc.
Breckinridge Plaza Shopping Center
Breckinridge Lane ..... Louisville

No. 981 BarclaysAmerican/Financial, Inc.
4300 Outer Loop ..... Louisville

No. 982 BarclaysAmerican/Financial, Inc.
4500 Dixie Highway ..... Louisville

No. 234 Beneficial Kentucky, Inc.
8514 Preston Highway ..... Louisville

No. 154 Century Finance Company of Kentucky
5005 Preston Highway ..... Louisville

No. 521 C.I.T. Financial Services, Inc. of Kentucky
4006 Dutchmans Lane ..... Louisville

No. 999 City Finance Company d/b/a
Public Finance Corporation
6804 Dixie Highway ..... Louisville

No. 377 City Finance Company d/b/a
Public Finance Corporation
4761 Dixie Highway ..... Louisville

No. 190 City Finance Company d/b/a
Public Finance Corporation
7910 Preston Highway ..... Louisville

No. 973 City Finance Company d/b/a
Public Finance Corporation
2220 Hikes Lane ..... Louisville

No. 785 Consumers Finance Company, Inc.
3467½ Taylor Boulevard ..... Louisville

No. 326 Credithrift of America, Inc., No. 21
2602 Preston Street ..... Louisville

No. 726 Credithrift of America, Inc.
7305 South Preston Highway ..... Louisville

No. 812 Credithrift of America, Inc., No. 21
3904 Bardstown Road ..... Louisville

No. 110 Credithrift of America, Inc.
4157 Shelbyville Road ..... Louisville

No. 433 Empire Finance Company of Louisville
407 Central Avenue ..... Louisville

No. 937 Fidelity Financial Services, Inc.
2326 S. Preston Street ..... Louisville

No 938 Fidelity Financial Services, Inc.
200 High Rise Drive ..... Louisville

No. 391 FinanceAmerica Corporation
1250 Bardstown Road — Mid-City Mall ..... Louisville

No. 892 Finance One of Kentucky, Inc.
107 North Hurstbourne Lane ..... Louisville

No. 945 First Union Financial
10100 Linn Station — Suite 409 ..... Louisville

No. 991 Freedlander Financial Services of Kentucky, Inc.
5713 Preston Highway ..... Louisville

No. 285 Household Finance Corporation II
5300 Dixie Highway — Pleasure Ridge ..... Louisville

No. 610 Household Finance Corporation II
3001½ Bardstown Road ..... Louisville

No. 95 Kentucky Finance Co., Inc., No. 1, Louisville, Ky.
614 West Broadway ..... Louisville

No. 150 Kentucky Finance Co., Inc., No. 3, Louisville, Ky.
7100-C-2 Preston Highway ..... Louisville

No. 883 Mellon Financial Services Corporation
8406 Preston Highway ..... Louisville

No.956 The Money Store/Kentucky, Inc.
6100 Dutchmans Lane ..... Louisville

No. 35 Norwest Financial Kentucky, Inc.
3411 Bardstown Road ..... Louisville

No. 229 Norwest Financial Kentucky, Inc.
7204 Dixie Highway ..... Louisville

No. 693 Security Pacific Finance Corp. of Kentucky
5107 Preston Highway ..... Louisville

No. 372 Sur America Financial Corporation
4000 DuPont Circle ..... Louisville

No. 952 Union Trust, Incorporated
100 West Liberty Street ..... Louisville

No. 950 Union Trust, Incorporated
3929 Bardstown Road ..... Louisville

No. 951 United Credit Corp.
5330A South Third Street ..... Louisville

No. 411 USLIFE Credit Corporation
319 South Third Street ..... Louisville

No. 915 Commercial Credit Loans, Inc.
552 East Center Street ..... Madisonville

No. 137 Commonwealth Finance Co., Inc., Madisonville, Ky.
728 South Main Street ..... Madisonville

No. 832 Credithrift of America, Inc.
1739 South Main Street ..... Madisonville

No. 48 Credithrift of America, Inc.
755 East Center Street ..... Madisonville

No. 811 Empire Finance Company of Madisonville, Inc.
57 South Main Street ..... Madisonville

No. 947 Fidelity Credit Corporation
Martin Mall — Thornberry Drive ..... Madisonville

No. 209 Kentucky Finance Co., Inc., of Madisonville
40 South Main Street ..... Madisonville

No. 758 Peoples Security Finance Company, Inc.
108 Madison Square Shopping Center ..... Madisonville

No. 875 Kentucky Finance Co., Inc., Manchester, Ky.
Town Square ..... Manchester

No. 375 Manchester Finance Company
309 Bridge Street ..... Manchester

No. 494 Kentucky Finance Co., Inc., Marion, Ky.
108 South Main Street ..... Marion

No. 799 Kentucky Finance of Mayfield, Inc.
123 West Broadway ..... Mayfield

No. 910 Fidelity Credit Corporation
417 South Sixth Street ..... Mayfield

No. 486 Empire Finance Company of Lexington, Inc. d/b/a
Empire Finance Company of Maysville
7 East Second Street ..... Maysville

No. 118 Kentucky Finance Co., Inc., Maysville, Ky.
13 East Second Street ..... Maysville

No. 346 Kentucky Finance Co., Inc. No. 2, Middlesboro, Ky.
22 Village Square Shopping Center ..... Middlesboro

No. 809 Kentucky Finance Co., Inc., Middlesboro, Ky.
1904 Cumberland Avenue ..... Middlesboro

No. 890 Empire Finance Company of Monticello, Inc.
Town and Country Plaza ..... Monticello

No. 294 Peoples Loan Company
143 South Main Street ..... Monticello

No. 868 Beneficial Kentucky, Inc.
123 Flemingsburg Road ..... Morehead

No. 515 Empire Finance Company of Lexington, Inc. d/b/a
Empire Finance Company of Morehead
150 East Main Street ..... Morehead

No. 180 Kentucky Finance Co., Inc., Morehead, Ky.
139 East Main Street ..... Morehead

No. 224 Credithrift of America, Inc.
205 East Main Street ..... Morganfield

No. 784 Kentucky Finance Co., Inc., Mt. Sterling, Ky.
Maysville Road — Mt. Sterling Plaza ..... Mt. Sterling

No. 976 Fidelity Credit Corporation
715 South Twelfth Street ..... Murray

No. 158 Heights Finance Corporation
403 Maple Street ..... Murray

No. 800 Kentucky Finance Co., Inc., Murray, Ky.
106 South Fifth Street ..... Murray

No. 690 Purchase Finance Company
Southside Shopping Center ..... Murray

No. 833 Allied Financial Corporation
309 Monmouth Street ..... Newport

No. 911 Finance One of Kentucky, Inc.
954 South Main Street ..... Nicholasville

No. 831 Kentucky Finance Co., Inc., Nicholasville, Ky.
202 Edgewood Drive ..... Nicholasville

No. 967 AVCO Financial Services Two, Inc.
Route 41-A ..... Oak Grove

No. 798 Beneficial Kentucky, Inc.
Highway 41A — Between Gates 4 and 5 ..... Oak Grove

No. 201 Aetna Finance Company d/b/a
ITT Financial Services
335 Frederica Street ..... Owensboro

No. 667 BarclaysAmerican/Financial, Inc.
201 West Second Street ..... Owensboro

No. 869 Beneficial Kentucky, Inc.
525 Frederica Street ..... Owensboro

No. 2 Credithrift of America, Inc.
328 Frederica Street ..... Owensboro

No. 944 Fidelity Credit Corporation
209 W. Second Street ..... Owensboro

No. 917 Heights Finance Corporation
3600 Frederica ..... Owensboro

No. 167 Kentucky Finance Co., Inc., Owensboro, Ky.
2709 Parrish Avenue ..... Owensboro

No. 396 Kentucky Finance Co., Inc., No. 2, Owensboro, Ky.
219 St. Ann Street ..... Owensboro

No. 759 Peoples Security Finance Company, Inc.
211 West Second Street ..... Owensboro

No. 187 Aetna Finance Company d/b/a
ITT Financial Services
5160 Hinkleville Road ..... Paducah

No. 980 AmeriCredit, Inc.
1408 Broadway ..... Paducah

No. 668 BarclaysAmerican/Financial, Inc.
405 Broadway ..... Paducah

No. 380 City Finance Company d/b/a
Public Finance Corporation
760 Broadway ..... Paducah

No. 916 Commercial Credit Loans, Inc.
923 Kentucky Avenue ..... Paducah

No. 147 Credithrift of America, Inc.
626 Broadway ..... Paducah

No. 850 Fidelity Credit Corporation
934 Broadway ..... Paducah

No. 205 Heights Finance Corporation
704 H.C. Mathis Drive ..... Paducah

No. 760 Peoples Security Finance Company, Inc.
3017 Irvin Cobb Drive ..... Paducah

No. 965 Heights Finance Corporation
97 Main Street ..... Paintsville

No. 351 Kentucky Finance Co., Inc., Paintsville, Ky.
110 Main Street ..... Paintsville

No. 891 Paintsville Loan Company, Inc.
100 Main Street ..... Paintsville

No. 348 Credithrift of America, Inc., No. 21
613 Main Street ..... Paris

No. 176 Kentucky Finance Co., Inc., Paris, Ky.
526 Main Street ..... Paris

No. 651 Kentucky Finance Co., Inc., Pikeville, Kentucky
126 South Mayo Trail ..... Pikeville

No. 564 Local Finance Company of Pikeville, Inc.
333½ Main Street ..... Pikeville

No. 139 Security Pacific Finance Corp.
106 Weddington Plaza ..... Pikeville

No. 77 Kentucky Finance Co., Inc., of Pineville, Ky.
04 Kentucky Avenue ..... Pineville

No. 536 Lincoln Finance Company of Pineville
107 Pine Street ..... Pineville

No. 363 Kentucky Finance Co., Inc., Prestonsburg, Kentucky
6 Court Street ..... Prestonsburg

No. 329 Security Pacific Finance Corp.
38 North Lake Drive ..... Prestonsburg

No. 59 Credithrift of America, Inc.
118 West Market Street ..... Princeton

No. 931 Fidelity Credit Corporation
1029 W. Main Street ..... Princeton

No. 801 Kentucky Finance Co., Inc., Princeton, Ky.
108 Main Street ..... Princeton

No. 721 Lincoln Internation Corp. d/b/a
Lincoln Finance Company
117 West Main Street ..... Princeton

No. 325 Credithrift of America, Inc., No. 20
Outer Westerfield Drive ..... Providence

No. 817 AVCO Financial Services, Two, Inc.
593 Knox Boulevard ..... Radcliff

No. 863 Beneficial Kentucky, Inc.
728 Knox Boulevard ..... Radcliff

No. 545 Household Finance Corporation II
881 North Dixie Boulevard ..... Radcliff

No. 975 Mercury Finance Company of Kentucky
1491 North Dixie Highway ..... Radcliff

No. 971 City Financial Company d/b/a
Public Finance Corporation
Southern Hills Plaza ..... Richmond

No. 616 Credithrift of America, Inc.
120 Big Hill Avenue ..... Richmond

No. 179 Kentucky Finance Co., Inc., Richmond, Ky.
Main and First Streets ..... Richmond

No. 837 Empire Finance Company of Russell Springs, Inc.
806 Key Village Shopping Center ..... Russell Springs

No. 987 Fidelity Credit Corporation
Bethel Shopping Center ..... Russellville

No. 723 J.E. Stuart
Bethel Shopping Center ..... Russellville

No. 802 Kentucky Finance Co., Inc., Russellville, Ky.
198 West Fourth Street ..... Russellville

No. 565 Heights Finance Corporation
4141 Shelbyville Road ..... St. Matthews

No. 580 Salyersville Loan Company, Incorporated
Route 460 ..... Salyersville

No. 822 Kentucky Finance Co., Inc., Scottsville, Ky.
127 East Main Street ..... Scottsville

No. 120 Kentucky Finance Co., Inc., Shelbyville, Ky.
420 Main Street ..... Shelbyville

No. 511 Lincoln Finance Company, Inc.
617 Main Street ..... Shelbyville

No. 114 Aetna Finance Company d/b/a
ITT Financial Services
4447 Dixie Highway ..... Shively

No. 988 C.I.T. Financial Services, Inc.
4638 Dixie Highway ..... Shively

No. 561 Credithrift of America, Inc., No. 22
5131 Dixie Highway ..... Shively

No. 935 BarclaysAmerican/Financial, Inc.
605 Highway 27, South ..... Somerset

No. 870 Beneficial Kentucky, Inc.
131 South Main Street ..... Somerset

No. 993 Credithift of America, Inc.
409 South Highway 27 ..... Somerset

No. 792 Kentucky Finance Co., Inc., No. 2, Somerset, Ky.
4183 South Highway 27 ..... Somerset

No. 347 Kentucky Finance Co., Inc., Somerset, Ky.
236 East Mt. Vernon Street ..... Somerset

No. 227 Peoples Loan Company
Highway 27 and 80 ..... Somerset

No. 582 Ashland Finance Company of Kentucky
U.S. Highway 119 ..... South Williamson

No. 355 Springfield Finance Company
130 East Main Street ..... Springfield

No. 899 Heights Finance Corporation
410 East Main Street ..... Stanford

No. 598 Parkway Loan Company, Inc.
Main Street ..... Stanton

No. 819 Farmers Small Loan Co.
1317 North Main Street ..... Sturgis

No. 862 Pioneer Credit Company
306 North Main Street ..... Tompkinsville

No. 659 Kentucky Finance Co., Inc., Versailles, Ky.
141 North Main Street ..... Versailles

No. 986 Consumer Lending Corporation
294 Court Street ..... West Liberty

No. 834 Gilbert Loan Company of Whitesburg, Inc.
Ky. Highway 15 — 307 Solomon Road ..... Whitesburg

No. 530 Empire Finance Company of Lexington, Inc. d/b/a
Empire Finance Company of Whitley City
401 South Main Street ..... Whitley City

No. 307 Empire Finance Company of Lexington, Inc. d/b/a
Empire Finance Company of Williamsburg
120 South Third Street ..... Williamsburg

No. 876 Kentucky Finance Co., Inc., Williamsburg, Ky.
406 Sycamore Street ..... Williamsburg

No. 131 Term Finance Company, Inc.
1408 North Main Street ..... Williamstown

No. 997 City Finance Company d/b/a
Public Finance Corporation
ByPass Road-Kentucky Highway 1958 ..... Winchester

No. 622 Credithrift of America, Inc.
66 North Main Street ..... Winchester

No. 320 Kentucky Finance Co., Inc., Winchester, Ky.
2 South Main Street ..... Winchester

SUMMARY OF REPORTS OF CONSUMER LOAN COMPANIES FOR THE YEAR 1984

SCHEDULE B

Balance Sheets — As Per Books

	Column 1 End of Present Year	Column 2 End of Preceding Year
ASSETS		
Loans Receivable under the Consumer Loan Company Act		
(a) Gross Amount of Add-on type Loans	$328,932,879.33	$273,955,861.52
(b) Less Unearned Charges	83,532,734.43	59,851,548.51
(c) Net Amount of Add-on type Loans	245,400,144.90	214,104,313.01
(d) Loans on Percent Per Month Basis	72,081,589.43	50,976,753.35
(e) Total Outstanding (Net of Unearned Charges)	317,481,734.33	265,081,066.36
(f) Less Reserve for Bad Debts	10,176,276.41	8,432,097.90
(g) Net Loans Receivable	307,305,457.92	256,648,968.46
Cash in Office and in Banks	2,073,620.48	1,937,038.55
Real Estate (Less Reserve for Depreciation-Buildings)	213,808.11	307,553.05
Furniture, Fixtures and Equipment (Less Reserve for Depreciation)	1,740,536.08	1,395,587.75
Deferred Charges and Prepaid Expenses	485,641.46	374,962.47
Other Assets Used in Consumer Loan Business	3,387,228.27	848,074.07
Total Assets Used in Consumer Loan Business	$315,206,292.32	$261,512,184.35
All Other Assets	67,394,764.37	47,159,775.72
Total Assets	**382,601,061.69**	**308,671,960.07**
LIABILITIES AND CAPITAL		
Total Liabilities	$249,152,616.41	$213,371,415.32
Branch Office Capital	81,358,892.39	40,038,237.24
Net Worth	2,328,624.87	2,213,368.25
Capital Stock	10,059,258.56	9,775,258.56
Capital or Paid-In Surplus	9,789,017.36	20,807,783.25
Earned Surplus	29,912,652.10	22,465,897.45
Total Liabilities and Capital	**$382,601,061.69**	**$308,671,960.07**